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CITY OF EL CERRITO

HOUSING ELEMENT

of the

GENERAL PLAN

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September 24, 1984

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INTRODUCTION

The Housing Element is one of seven required elements* of a General Plan. Together, the seven elements provide policies and programs to guide the growth of the City. General Plans are required of every city and county in California.

The purpose of the Housing Element is to study local housing conditions and needs, develop policies and goals to address housing issues, and provide specific, measurable implementation strategies to support the goals and policies. The element is intended to provide housing-related, decision-making information and guidance to the private and public sectors of El Cerrito.

A Housing Element was originally prepared and adopted in 1981. This Element was subsequently revised in September, 1984 and comments were received from the California Housing and Community Development Department in January 1985. (Appendix L) However, due to staffing limitations no efforts were devoted toward the revision of the Element until the summer and fall of 1986. In February, 1987 comments were received from the State (Appendix L) and this document incorporates those concerns.

Although the body of the Housing Element is a description of goals and objectives, the element is composed of three equally important sections. The first section contains the goals and objectives, providing policy direction for future housing decisions. The Second section is the housing program (Appendix G); it outlines City actions to implement the housing program and meet the goals and objectives of the element. The third section is a statistical background and summary of the City (Appendix I).

*Housing, land use, circulation, conservation, open space, safety, noise. (In 1985 the number of required elements was reduced by State law from 9 to 7. The Seismic Safety Element is now part of the Safety Element, and the Scenic Highways Element is part of the Circulation Element.)

The most important aspect of any Housing Element is the commitment to implementation. Some recommended actions can be undertaken by existing staff; other proposals would require additional staff and considerable financial resources. The City is not in a fiscal position to add new staff or commit funding for programs. The extent to which the City receives additional funding will largely determine performance.

Also important is public involvement in the City's efforts in developing the Housing Element. In July of 1986 the Housing Element Subcommittee again met to review and update the Draft Element once the Planning Department was fully staffed. In September the document was again forwarded to the State for comment. This document incorporates the most recent responses received by the State in February, 1987.

The first draft of the Housing Element was prepared by a four-member housing element task force. The task force was established by the City Council. The task force consisted of two Planning Commissioners and two local realtors. The task force met seven times in public meetings between August, 1980 and May, 1981, when the draft element was forwarded to the Planning Commission for approval. The City Council accepted the original element in November, 1981.

In 1984, the Housing Element Subcommittee of the Planning Commission met three times to discuss the revision of the Housing Element pursuant to § 65580 of the Government Code. A comprehensive list of interested persons, agencies and organizations were sent notification of the availability of the Draft Element, and the City received several responses. The list includes all local churches,

members of the El Cerrito Land Use Committee, members of the Committee on Aging, members of the Neighborhood Preservation Committee, The El Cerrito Chamber of Commerce, People for Open Space, ABAG, Contra Costa County Planning Department, El Cerrito Senior Citizens' Club and the Veterans of Foreign Wars. (List in Appendix M)

Two public hearings were held in the fall of 1984 before the Planning Commission. The Draft Element was simultaneously forwarded to the State Department of Housing and Community Development for review and comment. When the State comments were received, the then Community Development Department and Planning Department were undergoing reorganization. The lack of a full time staffed Planning Department during this period temporarily put on hold adoption of the Housing Element.

In July of 1986 the Housing Element Subcommittee again met to review and update the Draft Element once the Planning Department was fully staffed. In September the document was again forwarded to the State for comment. This document incorporates the most recent responses received from the State in February, 1987.

GOAL 1

ENCOURAGE AFFORDABLE HOUSING OPPORTUNITIES FOR RESIDENTS AND A FAIR SHARE OF THE HOUSING MARKET AREA

Summary

El Cerrito is a developed bedroom community with less than 7% of its principal wage-earners working in town. The low employment base suggests less pressure from lower income households for affordable housing opportunities in El Cerrito, since lower income households tend to live closer to the city of employment.

However, a close study of the population and housing market reveals a need for affordable housing opportunities. Young families cannot afford to purchase homes or rent apartments in El Cerrito and are forced to look elsewhere. The increasing elderly population, largely on fixed incomes, find housing and housing-related expenses increasing beyond their ability to pay. Students attending nearby universities and colleges cannot afford rental units. Housing has become affordable only to those at the upper end of the income scale; a diversity of household income levels among new homeowners is declining. The goal to work and live in El Cerrito is not attainable for everyone.

The State of California, in conjunction with ABAG, has established regional shares needed to provide affordable housing for low- and moderate-income households. This formula is called the "Housing Needs Determination." An explanation of the plan is contained in Appendix A: Housing Needs Determination.

Needs and Constraints

1. The 1985 median family income in El Cerrito was \$29,137. The median resale price of a home in 1985 was \$140,000. Using a loan qualifying rate of 32% of annual income with a 20% down payment and a 10%, 30-yr. mortgage, the median family could qualify for a \$105,000 home. However, more restrictive qualifying standards, lack of a large down payment and steeper interest rates would further limit the home price the median family could afford.
2. The 1975 census calculated the number of households overpaying on housing payments (based on more than 25% of monthly income spent on housing). Similarly, the 1980 census made a comparable analysis:

	1975		1980	
	#	%	#	%
Owner-occupied	1,371	21.5	1,041	16.3
Renter	890	33.3	1,467	45.1
Total	2,261	24.2	2,508	26.0
	(of 9,358)		(of 9,660)	

The number of very low-income households (50% of County median income: 11,438) overpaying on housing payments:

	1975		1980	
	#	%	#	%
Owner-occupied	770	29%	489	43%
Renter	692	49%	1,321	83%
Total	1,462	36%	1,506	63%
	(of 3,989)		(of 2,372)	

The number of low and very low income households 80% of County median income: 18,300 overpaying on housing payment.

	1980	
	#	%
Owner occupied	551	30
Renter	1,321	72%
	1,872	51%
	(of 3,689)	

*Based on information attained from El Cerrito Redevelopment Agency.

**1975 and 1980 figures are not readily comparable; low income for 1975 is based on \$12,000 or less. Very low for 1980 is \$11,438 or less.

3. Mortgage interest rates increased to 16% in 1980 as mortgage loan funds became scarce. A 1% increase in interest on a fixed rate \$75,000 mortgage raises the monthly housing payment by \$62.50 in 1985 mortgage rates declined to 10.5%.
4. El Cerrito's housing need allocation of low and moderate-income households to 1990 is projected to be 56% of total households. In 1980 there were 57% very low, low, and moderate-income households, but affordable housing constituted a much lower percentage, judging by housing overpayment statistics.
5. Either by preference or financial limitations, 34% of the City's population lived in rental housing in 1980. Census figures tended to portray rental housing as the only affordable choice for most of the City's residents.
6. As of September, 1986 there were 43 Section 8 federally subsidized rental units in El Cerrito.
7. Since 1977 the City has had an Incentives Program section of the Zoning Ordinance. The Incentives Program allows flexible application of all zoning requirements including parking, density, setbacks, lot coverage, height, etc. in lieu of desirable development features such as the provision of elderly, handicapped or affordable housing. The developer must demonstrate that relaxation of zoning requirements together with the proposed project amenities will result in a superior product.

OBJECTIVES

1. To preserve an existing balance of housing unit types of approximately three-fourths owner-occupied housing units and one-fourth rental housing.
2. To encourage affordable housing opportunities in both owner-occupied a rental housing.
3. To encourage housing opportunities for very low, low, and moderate-income households consistent with the state housing need allocation of the regional housing market.
4. To deliver housing assistance programs to below-market-rate households..
5. To identify districts appropriate for high-density residential development and encourage full development within those districts as a means of promoting more affordable housing opportunities.
6. To recognize modifications to development standards as a means of creating affordable housing opportunities.

POLICIES

1. The City will review development processing regulations to find ways of reducing costs of the consumer and developer.

Implementation

- A. Add the use of the incentives programs to include low-and moderate-income housing opportunities in new developments in exchange for density bonuses or relaxation of other development requirements.
Quantified Objective: 5 units/year. 15 units to 1990.
 - B. Enforce energy conservation measures to be incorporated in all new residential projects pursuant to Title 24 of the California Building Code.
Quantified Objective: 43 units/year. 188 units to 1990.
 - C. Review zoning and subdivision ordinance standards for inefficient, duplicate, or unnecessary requirements.
Quantified Objective: N/A
2. The City will assist developers wishing to develop low- and moderate-income housing.
 - A. Identify possible sites for low- and moderate-income housing.
Quantified Objective: Site and zoning capacity are discussed in the residential inventory section.
 - B. Assist developers by acting as a clearing house of information in the use of state and federal programs for constructing lower-cost housing.
Quantified Objective 15 units (first-time home buyers HCDA funds).

C. Expedite permit review for low- and moderate-income housing developments.

Quantified Objective: Case-by-case basis.

3. The City has adopted a zoning ordinance amendment enabling manufactured housing to locate in any zoning district where single-family homes are permitted, except in the "B" and "PD" combining district, which indicates topographic problems. The ordinance puts no requirements on manufactured units that are not applied to site-built housing.

A. Support the use of qualified manufactured housing as a possible form of low- and moderate-income housing.

Quantified Objective: 2 units to 1990 (1987: Objective has been met).

4. The City will actively develop programs to maintain the existing supply of low- and moderate-income housing opportunities.

A. Cooperate with the Contra Costa County Housing Authority to obtain Section 8 rent supplement allocations.

Quantified Objective: As funds become available.

B. Review City ordinances to assist homeowners wishing to make alterations to their homes.

Quantified Objective: N/A (1983: 550 units were altered or added onto).

- C. Study the feasibility of an ordinance in which developers would contribute an in-lieu fee to provide future assistance to sponsors wishing to construct affordable housing.

Quantified Objective: Complete study 1990

- D. Encourage and promote the development of accessory living units through the use of counter handouts and posters.

Quantified Objective: 10 units/year. 40 units to 1990.

- 5. The City encourages housing opportunities near transit and commercial facilities, including density bonuses and certain relaxed development standards for developments in close proximity to interurban transportation facilities.

GOAL 2

CONSERVE AND UPGRADE THE HOUSING STOCK

Summary

Housing conservation is the protection of neighborhoods and structures from blighting influences and their continued maintenance in a safe, sound condition.

In the past, the housing market operated on a "trickle-down" effect. Families in existing housing would move to newer and larger housing, often farther from the urban core; lower-income families were then offered the opportunity to occupy the older homes. Time eventually caught up to the older housing stock. Whole neighborhoods deteriorated because the homeowners preferred the alternative of purchasing a new home to investing in the maintenance of the presently occupied home.

With the rapid increase in housing prices and transportation costs, the first alternative is becoming an impossibility for many families. Many are turning to conservation of their existing homes. The result is a demand for room additions, kitchen remodeling, and upgrading of utility systems in order to make the existing home fit the needs of the family. The conservation alternative can offer an affordable housing opportunity.

The cities, in turn, realizing the need to preserve a housing stock that will not be continually replaced, are taking an active role in assisting homeowners who want to maintain or upgrade their homes but do not have the financial ability to do so and to encourage regular home maintenance.

With little developable land remaining and virtually no replacement of existing housing, El Cerrito's housing stock grows older each year. The median age of housing in 1980 ranged from 19 years in the Bayview neighborhood to 35 years in Havenside-Cerrito Park. The median age of housing in the City in 1980 was 28 years.

In 1976, the City Council adopted a Housing Conservation Program as a result of a housing element recommendation. The program proposed four areas in action:

1. In each residential neighborhood, the City should continue to provide public facilities and services adequate to encourage and protect private investment in housing. Specific steps included: updating the housing element, revising the zoning ordinance, and supporting housing and neighborhood conservation legislation.
2. All existing housing should be evaluated on the basis of the housing code, with primary emphasis on the health and safety of the occupants. § 2079 of the California Civil Code now requires disclosure of any illegal work done without permits at the time of home sale by the listing agent.
3. The City should provide some services in support of housing conservation for owners and tenants, such as with information, financial assistance, counseling, and other needed help.
4. The City should encourage public and private programs for education in home maintenance and repairs on the part of schools, libraries, hardware stores, and building material dealers.

To implement the Housing Conservation Program the City has taken the following steps:

1. Appointment of a Housing Conservation Committee

This Committee has developed a financing program for housing rehabilitation. As a result, the City pursued enactment of a Marks-Foran Residential Rehabilitation Loan Program to be financed by the sale of tax-exempt revenue bonds. A financial consultant was hired to assist the committee.

2. Adoption of a Certificate of Occupancy Program

This program requires that each rental housing unit be inspected on a biennial basis for housing code compliance before a certificate of occupancy is issued.

3. Development of a Housing Conservation Program

Through the Housing and Community Development Block Grant Program, a target area--the Neighborhood Preservation Area (NPA)--was designated. Special housing services have been made available to the NPA: smoke detector rebates, emergency loans, and a paint grant program. The City also participated in a rehabilitation loan program involving below-market-rate loans for qualifying dwellings.

Unfortunately, the County has discontinued automatic funds in NPAs in order to channel more block grant funds toward economic development projects. Although HUD block grant funds will remain available for housing rehabilitation target areas, (previously defined under NPA parameters), neighborhood preservation area projects must now compete for available funding. Likely casualties of this organization are the City's paint and

smoke detector rebate programs. Funding for both of these programs ended in 1985. Recently, community interest and staff time resources have dwindled. In 1983, 15 homes received as much as \$200 in paint purchase rebates and four homes received \$35 per smoke detector. As of August 1984, only four paint rebate and zero smoke detector rebates were processed.

Further, below-market-rate rehabilitation loans produced only five qualified applicants in 1983. Emergency loans, averaging \$1,500, have been made since 1978 for low-income households. The City should request continuation of these programs, perhaps at a reduced level, so that administration is more efficient and County funding more likely.

Needs and Constraints

1. The building official has found housing code violations in approximately 40% of the dwelling units inspected under the Certificate of Occupancy Program. The building official inspects about 1,200 rental units per year. There is no evidence that this program has led to higher rents. Code compliance as a result of these inspections is approximately 40%.
2. In a 1978 survey, over 300 property owners indicated an interest in participating in a rehabilitation loan program.
3. As housing prices increase sharply, more homeowners are making modifications to their existing homes rather than moving to newer or larger houses. While there were only 35 building permits for new dwellings in 1979, there were 455 permits for residential alterations, 83 of which were additions. In 1983, 550 permits for alterations and additions were made where only 43 new units were constructed.

4. Financing for home remodeling or additions is very limited. Interest rates during the early 1980's skyrocketed and the money supply has dwindled. Twenty-two percent of the homeowners in 1980 pay more than 25% of their income on housing.
5. There are approximately 100 mobile homes in three mobile home parks. The units are generally older and below 1975 standards. The parks are not well maintained, and there are regular complaints of safety and health hazards. One park is located in a multiple-family residential area; the owner is currently considering other residential development. The remaining parks are located in prime commercial areas; the conditions and appearance of these parks are believed to hamper revitalization efforts in the neighborhood.
7. Affordability of older units will diminish because of the lack of energy-conserving building standards and increasing energy costs.

Objectives

1. To encourage neighborhood identity, stability, and self-sufficiency through conservation programs.
2. To sustain actions which implement the Housing Conservation Program.
3. To maintain the high level of homeowner and renter tenure in the City.
4. To conserve and rehabilitate the existing housing stock.
5. To recognize residential rehabilitation as an effective means of preserving affordable housing for City residents.
6. To encourage nonconforming mobile home parks to convert to more
7. appropriate uses while also providing replacement low-cost housing.

Policies

1. The City should participate in the development of a comprehensive rehabilitation program, including financing moderate- and low-interest loans, deferred loans, and emergency grants.

Implementation

- A. Seek rehabilitation financing from the following sources:
tax-exempt bond sales, Community Development Block Grant funds,
federal Section 312 program, and the state SB 966 program.
Quantified Objective: Annually depending on available financing.

- B. Enforce energy conservation measures pursuant to Title 24 of the California Building Code.

Quantified Objective: 43 units per year.

- C. Review rehabilitation building code standards for reasonableness in preserving affordable housing.

Quantified Objective: N/A

2. The City shall maintain its housing support services program and improve the effectiveness of program delivery.

- A. Continue the existing Certificate of Occupancy.

Quantified Objective: 1,200 units/year.

- B. Continue smoke detector and paint grant programs.

Quantified Objective: 10 units per/year.

- C. Study the development of a weatherization program, including financial assistance and public education projects.

Quantified Objective: Complete study in 1990

- D. Seek funding through the Community Development Block Grant Program for other programs, such as a minor maintenance and repair services and financing counseling.

Quantified Objective: Case-by-case basis.

- E. Maintain referral services with the Housing Alliance and Contra Costa County Community Services Department and other agencies involved in housing services.

Quantified Objective: N/A

- F. Continue citywide and neighborhood cleanups.

Quantified Objective N/A

- G. Continue assistance in identifying hazardous conditions and code violations.

Quantified Objective: N/A

- 3. The City will develop a program for public improvements in residential neighborhoods.

- A. City or volunteer neighborhood groups to install approved street improvements in residential areas lacking such improvements (i.e. street lights and trees).

Quantified Objective: N/A

- B. Develop a schedule for maintenance and replacement of public improvements, such as curbs, gutters, and sidewalks, in Capital Improvement Budget.

Quantified Objective: 5-year program adopted annually.

C. Develop a schedule for undergrounding of utilities.

Quantified Objective 10-year program

D. Develop a street tree planting program in the Neighborhood Preservation Area.

Quantified Objective: N/A

4. The City will encourage activities which make it easier for residents to maintain and manage their homes.
5. The City shall make conservation programs available to landlords, as well as homeowners.
6. The City shall consider development of reasonable code enforcement in rehabilitation efforts, such that the number of low- and moderate-income units are maintained.
7. The City will encourage code enforcement activities in mobile home parks by the State Housing and Community Development Department.
 - A. Take appropriate action with the state in order to insure periodic inspections and code enforcement in mobile home parks.
Quantified Objective: 3-yr Program.
 - B. Expand the Certificate of Occupancy Program to mobile home parks and forward violations to State for enforcement.
Quantified Objective: Biennial inspections.
8. The City shall study incentives to encourage conversion of nonconforming mobile home parks to other land uses.

- A. Encourage property owners to develop new housing on existing sites through the development review process and to develop a mixed-use project including housing.

Quantified Objective 100 replacement units to 1990.

- B. Encourage property owners to provide affordable housing opportunities as replacement for affordable units existing in the mobile home parks.

Quantified Objective: 100 replacement units.

- C. Participate in relocation of existing mobile home residents as a result of direct and initiated redevelopment action.

Quantified Objective: N/A

- D. Make referral agencies, such as the Contra Costa Housing Authority and Contra Costa Community Services Department, available to displaced residents.

Quantified Objective: N/A

GOAL 3

TO SUPPORT HOUSING OPPORTUNITIES FOR SPECIAL NEEDS GROUPS, SUCH AS THE ELDERLY, HANDICAPPED AND LARGE FAMILY, FAMILIES WITH FEMALES AS HEAD OF HOUSEHOLD, FARMWORKERS, AND PERSONS IN NEED OF SHELTER.

Summary

Special-needs groups require permanent or temporary housing or specially designed housing. These groups may include the elderly, handicapped, large families (5+ persons), single heads of households, individuals requiring a residential setting as a part of a training or rehabilitation program, and individuals requiring emergency housing, such as battered women and dislocated persons.

The term "group" is used to indicate a category of people as described above and does not necessarily mean a multiple-family living situation.

Special-needs groups often find themselves discriminated against because of their need for a home or shelter that may vary somewhat from the average residential neighborhood.

Needs and Constraints

1. In 1978, City residents approved an advisory measure for development of a maximum 100 dwelling units for the elderly and handicapped.
2. The City received \$3.2 million in §202 funding for 1983-84 for the development of 63 elderly and handicapped units. As of July 1986 this senior housing project was completely occupied.
3. There is one convalescent home, with approximately 40 residents, in El Cerrito.

4. In 1980, 16% of the City population were 65 years or older; 32% were older than 55 years. Countywide, 7.8% of the population are 65 years or older.
5. Residents have used lawsuits, lobbying efforts with the state legislature and local governmental agencies, a referendum petition, and other lawful means to prevent development of group housing within single-family residential areas.
6. Residents have protested almost every day-care center establishment in single-family areas where the residence was proposed for child-care use.
7. In 1980, 1,186 El Cerrito residents experienced some sort of work disability.
8. There are no farmworkers within the City of El Cerrito.
9. The Contra Costa County Social Services Department states that there are no persons in "need of shelter," only those who prefer this lifestyle as a matter of choice.* They don't have any statistics available for the number of homeless in El Cerrito.
10. In 1980 approximately 670 units were occupied by large families (5 or more persons). This figure is less than 7% of total occupied units.
11. There are 4 suspected homeless persons in El Cerrito based on information obtained from the EL Cerrito Police Department, Contra Costa County Office on the Homeless, the Roundtable on the Homeless, and Wild Women of West County.
12. In March, 1987 the City Council authorized the expenditure of \$1,111.03 to help fund the Richmond Rescue Mission Emergency Shelter Program serving Western Contra Costa County.
13. The City supports day-care by providing four school age day care programs.

Objectives

1. To support housing opportunities for households with special needs that include design features to accommodate those groups.
2. To support expansion of housing opportunities for special-needs groups into areas designated as mixed-use areas by the General Plan, unless stated otherwise.
3. To ensure that housing needs of all identifiable segments of the population are being met proportionately.
4. To encourage an adequate supply of housing units--single- and multiple-family for large families.
5. To support development of low-cost housing for the elderly.
6. Provide a referral service for those persons needing temporary or permanent shelter.
7. Joint use of residential housing (to support child care).

Policies

1. The City will provide incentives for low- and moderate-income housing for the elderly.

Implementation

- A. Encourage and assist eligible sponsors in the expansion of the low-income elderly housing supply, with special emphasis on facilities providing meals.

Quantified Objective: 60 units to 1990. (Achieved July 1986)

- B. Promote use of the incentives program of the zoning ordinance for a flexible application of development standards and densities.

Quantified Objective 4 units/year. 16 units to 1990.

- C. Investigate specific programs that will assist the elderly with home maintenance and repair.

Quantified Objective: N/A

2. The City shall actively seek additional housing opportunities for the handicapped in new and existing developments.

- A. Promote use of the incentives program of the zoning ordinance for a flexible application of development standards and densities for handicapped units.

Quantified Objective: N/A

- B. Continue to use Community Development Block Grant funds to increase accessibility to public and commercial areas for handicapped persons.

Quantified Objective: N/A

- C. Encourage and assist eligible sponsors in the development of new housing and the rehabilitation of existing units for the handicapped.

Quantified Objective: 6 units to 1990 as part of larger development.

- D. Investigate specific programs that will assist the handicapped with maintenance and repair of their houses.

Quantified Objective: N/A

- E. Apply barrier-free site design criteria in the review of new housing developments and commercial projects.

Quantified Objective: Case-by-case basis.

- 3. The City shall encourage adequate housing opportunities for large families with female head of households.

- A. Adopt ordinance pursuant to SB163, providing guidelines for the development of 12 child day care homes in the residential districts.

Quantified Objective 1987

- B. Encourage development of day-care facilities in the City.

Quantified Objective: 3 large (12 child) day-care homes per year.

- 4. The City shall support development of residential facilities for special-needs groups such as large families, group facilities for ambulatory adults, and those in need of temporary or permanent shelter.

- A. Study and identify neighborhoods that are most appropriate for group facilities.

Quantified Objective: N/A

- B. Promote the use of the incentives program of the zoning ordinance through development negotiations to provide flexible application of development standards.

Quantified Objective: N/A

- C. Work with Contra Costa County Social Services Department to promote development of emergency housing facilities of a subregional scope in the southwestern area of the County.

Quantified Objective: N/A

- D. Study means of creating or providing suitable living facilities in existing residential areas for special-needs groups.

Quantified Objective: N/A

- E. Consider a zoning ordinance amendment to include residential facilities for special-needs groups in the MXD, mixed use zone district.

Quantified Objective: 1986

- F. Refer all persons in need of temporary or permanent shelter to the Contra Costa Social Services Department at 13th St., Marina West, Richmond, CA.

Quantified Objective: Case by case

GOAL 4

TO SUPPORT DECENT AND ADEQUATE HOUSING AND A SATISFYING RESIDENTIAL ENVIRONMENT FOR ALL PERSONS REGARDLESS OF AGE, SEX, RACE, MARITAL STATUS, ETHNIC BACKGROUND, CREED OR OTHER ARBITRARY FACTOR.

Summary

It is very difficult to determine the extent of housing discrimination in El Cerrito. Discriminatory actions are often hidden in legitimate explanations and are difficult to trace. Also, few victims of discrimination know where to turn for relief; often, feelings of frustration are harbored and demonstrated against a whole group, with the most obvious target being landlords.

Historically, discrimination is found in the sale or rental of housing and is focused on minorities, families with fluctuating incomes, or families with children.

Needs and Constraints

1. The Housing Alliance, a housing counseling agency, reported 88 calls about landlord-tenant disputes and six calls about discrimination during 11 months of 1980. In 1985 the Alliance responded to 135 total calls concerning El Cerrito. Landlord-tenant disputes include contacts on evictions, repairs, deposits, rent increases, and right to privacy.
2. Federal and state laws prohibit discrimination against homebuyers and renters for reasons of race, religion, national origin, ancestry, color, sex, or marital status.
3. The major difficulty in overcoming discrimination is identification of the source and documentation of the action.
4. Minority households in El Cerrito are found equally distributed through all neighborhoods and in all types of housing. Specific groups are not concentrated in any one area or type of housing.

5. The City government currently has an affirmative hiring policy containing nondiscrimination clauses. Nondiscriminatory clauses are also required in all City contracts.

Objectives

1. To continue the policy of nondiscrimination in housing in El Cerrito.
2. To continue to refer landlord-tenant disputes to housing counseling organizations.

Policies

1. The City shall support efforts to safeguard against discrimination in the future.

Implementation

- A. Provide nondiscrimination clauses in all City housing programs and as deed restrictions in applicable housing projects.

Quantified Objective: N/A

- B. The Planning Department will Continue monitoring reports of discrimination to housing counseling organizations.

Quantified Objective: N/A

- C. Post Fair Share Housing flyers at the Planning and Building Counter

Quantified Objective: N/A

2. The City will support resolution of problems and conflicts between landlords and tenants as a means of maintaining and expanding housing opportunities.

- A. Encourage financial support to groups that are assisting landlords and tenants resolve problems.

Quantified Objective N/A

- B. Consider additional City involvement if the need arises, including the possibility of an information and referral service.

Quantified Objective. N/A

GOAL 5

TO PROVIDE AN ADEQUATE SELECTION OF HOUSING BY LOCATION, TYPE, TENURE, AND PRICE

Summary

To a great extent, housing choice determines the demographic makeup of the residents who can and will live in a community. The four major components of choice--location, type, tenure, and price--are regularly surveyed in assessments of housing need.

It is generally recognized that a balanced housing choice is a key indicator of economic stability within a community. As the housing mix shifts to high-priced, single-family dwellings, for example, the housing choice is limited to higher income, stable families. The community, as a result, loses the middle- and lower-income households who represent the young families, single individuals, and, more importantly, a great deal of the retail and service commercial employment base. And as transportation costs increase, this segment of the population is unwilling to travel to work in neighboring cities.

The 1981 General Plan Housing Element promoted housing choice as a goal. The State Housing Element Guidelines require housing choice to be a goal of all housing elements. This element includes balanced housing choices as a goal designed to encourage a balance of low-, moderate-, and high-income households, locational choice, a diversity of housing types that addresses housing preferences of a range of households, and a balance of rental and owned housing for households that desire it.

Needs and Constraints

1. Although housing construction activity is generally very low since the City is almost completely built, nearly three times the number of single-family dwellings have been built, as opposed to multiple-family dwellings.
2. Single-family dwellings comprise 83% of the City's housing stock.
3. Sixty-six percent of the City's population own their dwelling.
4. The majority of multiple-family units are located in neighborhoods within six blocks of the two Bay Area Transit stations. These neighborhoods also have the lowest median household income in the City.

Objectives

1. To maintain balance of three fourths single and one-fourth multiple family dwelling units in the City.
2. To develop an economic distribution of rental and owned multiple-family units.

Quantified Objective: N/A

3. To continue emphasis on multiple-family and higher-density unit developments in neighborhoods with easy access to commercial centers and transit stations, including reduced parking standards.

Quantified Objective: N/A

Policies

1. The City shall encourage development and maintenance of a wide range of housing types. The City will design and administer its regulations accordingly.

Implementation

- A. Designate zones and suitable sites that are appropriate for manufactured housing units.

Quantified Objective: N/A

- B. Staff shall keep informed of new practices that will support development of housing choice.

Quantified Objective: N/A

- 2. The City shall encourage residential in-fill developments.

- A. Identify areas in the hillside section of the City for residential in-fill development using the planned-development process.

Identification should use as criteria minimum impact on adjacent single-family neighborhoods and adequate circulation.

Quantified Objective. 1988

GOAL 6

TO DEVELOP AND IMPLEMENT A CONTINUING PROGRAM TO CARRY OUT THE HOUSING ELEMENT

Summary

This Housing Element provides a series of goals and objectives that will guide City housing policies and programs for the next five years. The successful implementation of the housing programs depends to a great extent on the commitment and financial support of the City. The City must assume an active role as facilitator and coordinator in order to convert the objectives of the element into real actions and products.

The specific implementation measures are intended to be acted on in a short-range time period. The Housing Element will be reviewed once every two and one-half years to correspond to the federal census, and review and evaluate the performance of the City in meeting the goals and objectives.

This element was continuously reviewed in its preparation by the Housing Element Task Force, a City-wide citizens' committee organized to review specific housing problem areas.

Needs and Constraints

1. A Housing Element Task Force was formed in 1980 to review City housing policies and to prepare a new Housing Element.
2. The City has taken an active role in meeting the goals of the 1975 Housing Element, including the preparation of a housing conservation program and issuance of tax exempt bonds for a below-market-rate mortgage purchase program.
3. 20% of the increment generated through the Redevelopment Agency must legally be expended toward the provision of affordable housing. The agency is currently participating in the provision of a 100-unit congregate care facility in conjunction with St. John the Baptist Church.

Objectives

1. Provide for citizen input during approval, implementation, and amendment of the Housing Element.
2. Evaluate the progress of the City in implementing Housing Element goals, objectives, and policies on a regular basis.
3. Conduct a two year review of the Housing Element.
4. Coordinate City policies and actions with county, regional, state, and federal housing goals and policies.
5. Create a well-coordinated, financially reasonable housing program for the City.

Policies

1. A housing program shall be developed for implementing the Housing Element.

Implementation

- A. The Community Development Department shall prepare, for adoption as part of the Housing Element, a short-term implementation plan called the Housing Program.

Quantified Objective: N/A

- B. City staff shall prepare a written quantitative evaluation of the Housing Program on a 5-year basis.

Quantified Objective: N/A

- C. The Housing Element and its evaluation reports shall be reviewed on a 5-year basis.

Quantified Objective N/A

- D. The Housing Element shall be revised on a 5-year basis to correspond with availability of federal census data.

Quantified Objective N/A

- 2. The City shall assume an active role in reviewing and formulating county, regional, state, and federal programs to ensure compatibility with local policies and needs.

- A. The City shall offer comments on the housing programs of other jurisdictions when they may affect the City's own housing policies.

Quantified Objective: N/A

- 3. The City shall establish a method for ensuring citizen input on the Housing Element.

- A. The City should encourage active neighborhood and civic organizations to assist in implementing and reviewing the Housing Program.

Quantified Objective: N/A

- B. Public hearings on the Housing Element shall be held before the Planning Commission and City Council as required by the Government Code.

Quantified Objective: N/A

HOUSING NEEDS DETERMINATION 1980-1990

As mandated by state law, ABAG has prepared housing needs determinations for the City of El Cerrito for the period between 1980 and 1990. The figures reflect the city's share of the projected regional housing need.

ABAG's projections represent the total amount of new housing needed in El Cerrito between 1980 and 1990. Need has also been determined by the type of housing (single-family vs. multifamily), tenure of occupant (owner vs. renter), and income level of the occupant. The breakdowns in each category were based on existing conditions found by the 1980 census. Thus, adding new units equivalent to ABAG's figures will maintain the current housing balance within the city. Tables 1 through 3 show ABAG's projections. They also indicate the actual 1980 percentages from the census results.

Table 1 Housing need by type of unit

	Single-family	Multi-family	Mobile Home	Total
No. of units	416	126	4	546
% of total	76%	23%	1%	
Actual 1980 % of existing	76%	24%	<1%	

Table 2 Housing need by tenure of occupant

	Owner	Renter	Total
No. of units	363	184	546
% of total	66%	34%	
Actual 1980 % of existing	66%	34%	

Table 3 Housing need by income of occupant*

	Very Low	Low	Moderate	Above Moderate	Total
No. of units	115	82	109	240	546
% of total	21%	15%	20%	44%	
Actual 1980 % of existing	21%	16%	20%	43%	

As shown by the tables, the city will need a total increase of 546 (net) units between 1980 and 1990. Between January 1980 and November 1986, 284 new (net) housing units were constructed in the city. Thus, between 1986 and 1990, El Cerrito needs to produce 262 new units to meet ABAG's projections.

Over a four-year period, 262 units equals an average yearly production rate of 65 units. In comparison, El Cerrito averaged 70 new units per year between 1970 and 1980. Between 1980 and 1985, the net average annual production was 47 units. That average is skewed considerably by the exceedingly low housing production in 1982 during the recession when only two units were built, and the high production of 1985 when 145 units were constructed. To meet ABAG's projections, El Cerrito must produce new housing at a relatively fast rate.

ABAG's projections are based on net increases in the housing supply. El Cerrito has seen a sizeable number of demolitions since 1970. Between 1970 and 1985, 544 single-family houses were constructed, but 129 units were demolished, for a net gain of 395 units. Far fewer multifamily units have been demolished, primarily because the city's multifamily stock is of more recent construction. From 1970 to 1985, 460 multifamily units were built, while 15 units were demolished, for a net gain of 445 units. Thus, of the 1,004 units constructed between 1970 and 1985, about 14% acted as replacements for removals from the city's housing stock.

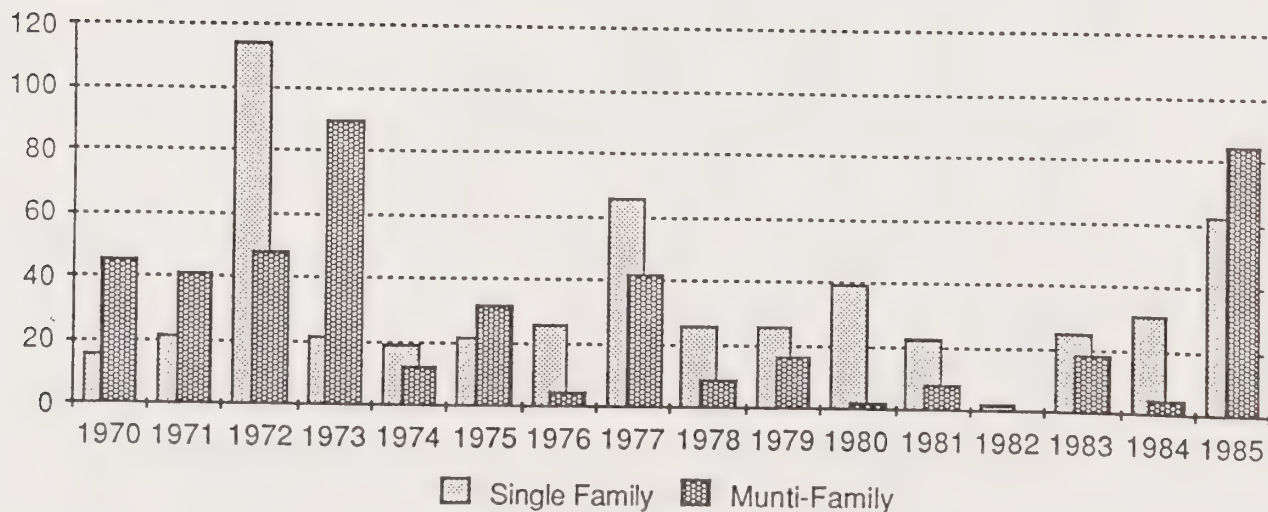
*Very low income = 50% or less of the region's median income; low = 51%-80% of the median; moderate = 81%-150% of the median; above moderate = greater than 120% of the median. The 1979 median income for the Bay Area was \$20,607.

Past demolitions are clustered heavily in the early 1970s. After 1976, the number per year dropped off considerably, averaging only three removals annually over the 7-year period, compared with 21 units per year from 1970 to 1976. Table 4 shows gross and net unit gains from 1970 to 1983.

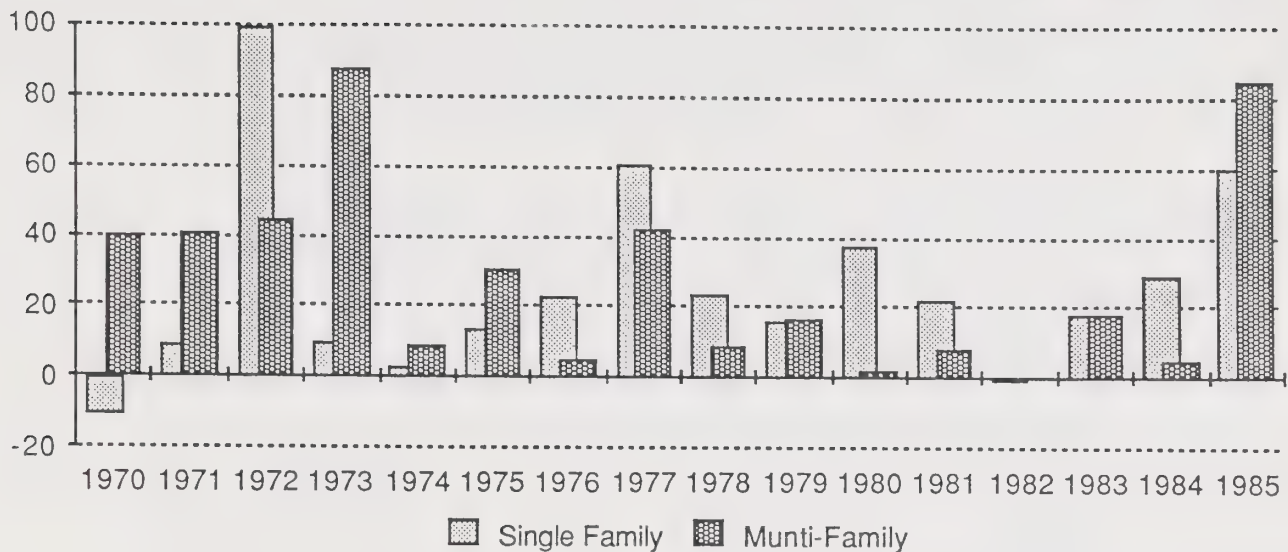
Table 4 Gross and Net Housing Unit Production 1970-1985

	GROSS HOUSING UNITS				NET HOUSING UNITS		
	Single Family	Multi-Family	Total	Demolitions	Single Family	Multi-Family	Total
1970	16	46	62	33	-11	40	29
1971	22	41	63	13	9	41	50
1972	115	48	163	18	100	45	145
1973	22	90	112	14	10	88	98
1974	19	12	31	19	3	9	12
1975	22	32	54	9	14	31	45
1976	26	5	31	3	23	5	28
1977	66	42	108	5	61	42	103
1978	26	9	35	2	24	9	33
1979	26	17	43	10	16	17	33
1980	40	2	42	2	38	2	40
1981	23	8	31	1	22	8	30
1982	2	0	2	3	-1	0	-1
1983	25	18	43	7	18	18	36
1984	31	5	36	2	29	5	34
1985	63	85	148	3	60	85	145
Total	544	460	1004	144	415	445	860

GROSS HOUSING UNIT PRODUCTION



NET HOUSING UNIT PRODUCTION



Land Availability

El Cerrito's ability to meet ABAG's projections will depend in large part upon the availability of building sites and on the density of housing allowed on those sites. In 1982, a land-use survey*** was conducted for the entire corporate area. The survey identified all vacant parcels within the city and judged each parcel's suitability for different types of land-use, taking into account the zoning, location, and physical characteristics. The survey located nearly 250 potential building sites for single-family housing, and 20 vacant lots suitable for multifamily housing. Allowable densities on the multifamily lots range from duplexes on up to the equivalent of 35 units per acre (or more, given the provisions of the city's Incentives Program and 25% bonuses for low- and moderate-income units).

*SF = Single-family units

**MF = Multiple-family units

*** = Survey on file in Planning Dept.

In addition, the R-3 residential zoning districts contain many under-utilized parcels which could be built at higher densities. Adjacent substandard lots currently containing single-family houses could be combined into larger building sites for higher-density housing. While some single-family units would be lost to demolition, the sites would ultimately be more productive.

There are also a few school sites in the city which may become available as building sites for new housing. If school enrollment continues to drop, other school properties may fall into the same category. A more complete analysis of under-utilized sites is located under the Land Inventory section.

Second-Unit Development

El Cerrito's population is aging, and the median household size is also declining. However, the city's housing stock contains a significant number of large, single-family homes built when the population was generally younger and dominated by families with children. These larger homes can be a valuable source of new housing through the development of second units, or in-law apartments. El Cerrito recently passed an ordinance, both permitting and regulating in-law units. While many communities have adopted regulations governing second units, most are so restrictive that the units are, in effect, still banned. By comparison, El Cerrito's ordinance is far less restrictive and has made second-unit development feasible. When the ordinance became effective in July 1983, ten applications were processed and approved through January 1984. Since adoption a total of 26 units have been approved through January 1986. All second units will go towards fulfilling ABAG's projections.

Projected Development

A number of housing projects have been proposed or approved within El Cerrito. If built, they will add a significant number of new units to the city's housing stock. Table 5 lists current projects and the number of units proposed or approved.

Table 5 Proposed or approved housing projects within El Cerrito as of September 1986

Project	#Units	Type	Status
Madera School	6	SF	Proposed
Zappia Property	8	SF	Approved
Cerritos Verdes	18	SFPD	Proposed
The Rock	4	SFPD	Proposed
Donal Court	4	SFPD	Proposed
Richmond & Stockton	2	SF (Attached)	Proposed
Potrero Condominiums	6	SF (Attached)	Proposed
Zappia Apartments	18	MF	Approved
El Cerrito Village	20	MF	Under construction
TOTAL	86		

As of January 1986 a total of 284 net new units have been constructed since 1980. If those units are subtracted from ABAG's 10-year projection, the city's projected need becomes 262 units. Of the 302 units built before 1980, 184 were single-family and 118 were multifamily, and 18 units acted as replacement dwellings for the units that were demolished. When the net unit production is subtracted from ABAG's projections by type, the city will require an additional 250 single-family units and 18 multifamily. By subtracting out the proposed units listed in Table 5, an estimate can be made of the number of new units needed above and beyond those now in the development process.

Multifamily Units

Multifamily units required from 1980 to 1990	- 126
Multifamily units constructed through 1985	- 118
Multifamily projects currently proposed	- 38
A) Zappia apartments	- 18
B) El Cerrito Village	- 20
Total multifamily units in excess of requirements	.30

Single Family Units

Single family units required from 1980 to 1990	- 416
Single family units constructed through 1985	- 166
Single family projects currently proposed	- 48
A) Cerrito Verdes	- 18
B) Rifle Range Rd. Subdivision	- 8
C) Potrero Condominiums	- 6
D) Madera School	- 6
E) Misc. Proposals	- 10

Total Additional single family units required by 1990 - 202

Combined Units

Total combined multifamily and single family units required by 1990	- 172
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Thus, additional total units (besides those now at some stage in the planning process) must be produced at an average rate of 48 units each year between 1986 and 1990. However, in order to achieve the balance of housing type per ABAG projections, 55 single family units annually must be provided whereas the multifamily unit requirement has been achieved and exceeded.

Conclusion

El Cerrito is primarily a built-out community; and given land availability, El Cerrito may have difficulty meeting ABAG's projected need for single-family housing production. As required in the 1981 Housing Element, a site identification study was conducted, and over 240 vacant lots were identified for residential infill. However, an unknown number of these will undoubtedly prove unbuildable due to size, topography, or geologic constraints. Meeting the projected need for single-family dwellings can only be achieved by high-density development and redeveloping existing under-utilized sites, together with a substantial amount of infill development.

Providing under-income units in the quantities needed is also a significant task. The Hazel Shirley Manor Senior Housing Project, completed in July 1986 provides 12% of the total number of units needed for low-income households. 134 additional low-income units must be provided by 1990. However, the city has adopted an accessory living unit (in-law) ordinance, and ten units were processed from July 1983 to January 1984. Not only can accessory units provide low-income housing, they can also offset and supplement mortgage rates, which is a major deterrent to home ownership. Further, developer incentive interest rates available through the Contra Costa County HCDA program provides low interest construction loans for the provision of affordable housing.

Given the housing needs determination figures, together with limited government subsidies and market influences on housing, it will be difficult to maintain the current balance of low-income to higher-income housing units. However, El Cerrito continues as a highly desirable residential area; and with an improving economy and redevelopment efforts, a healthy rate of residential development seems feasible. The policies, implementation measures, and quantified objectives contained in this document indicate the methods in which the city intends to meet the housing needs as outlined by ABAG. The following appendix identifies housing needs by type of housing to 1990.

BALANCE OF HOUSING UNITS TO THE YEAR 1990

A) Total Units Constructed by Type, Tenure and Income

As discussed in the Housing Needs Determination, the City of El Cerrito must provide 546 total units from 1980 to 1990. Excluding those units in various stages of planning approval or construction, El Cerrito must produce 176 units to the year 1990, or 43 units per year. Subtracting those units already constructed or approved since 1980, the following types of units must be provided:

Table 1 HOUSING NEED BY TYPE OF UNIT

	Single-family		Multi-family		Mfg'd/Mobile Home		Total
Provided to date	212	57%	156	42%	2	1%	370
Needed by 1990	204	116%	-30	-17%	2	1%	176
Total Required	416	76%	126	23%	4	1%	546

HOUSING NEED BY TYPE OF UNIT

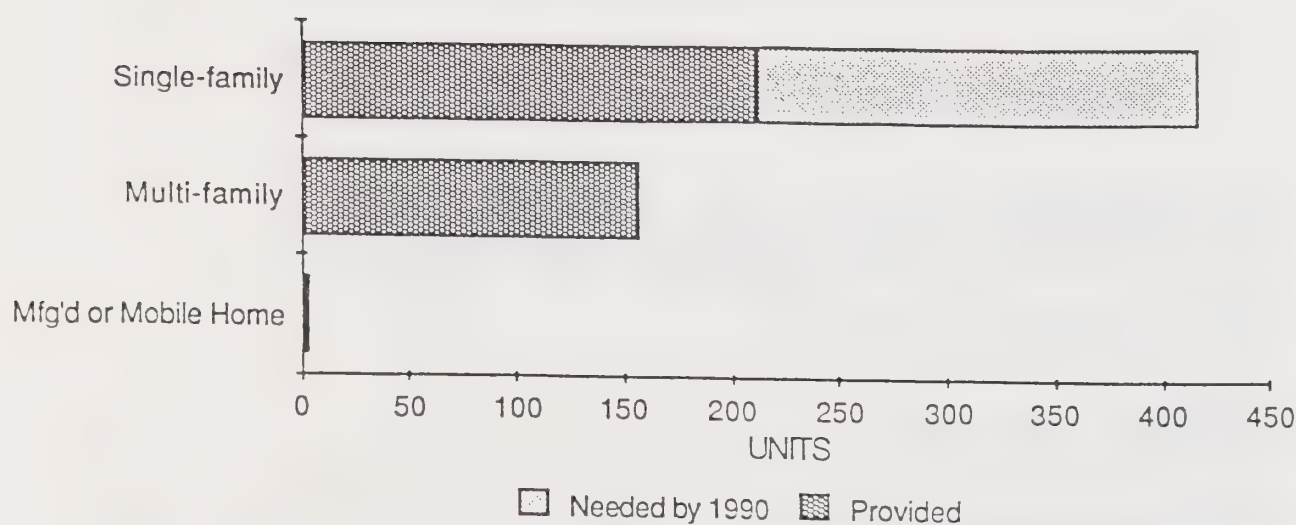


Table 2

HOUSING NEED BY TENURE OF OCCUPANT

	Owner		Renter		Total
Provided to date	217	59%	153	41%	370
Needed by 1990	145	82%	31	18%	176
Total Required	362	66%	184	34%	546

HOUSING NEED BY TENURE OF OCCUPANT

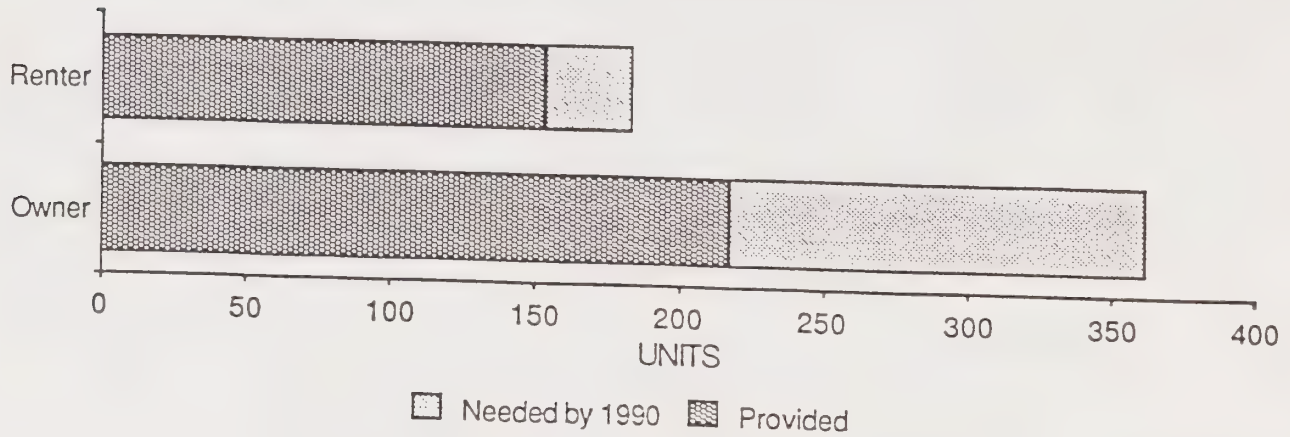
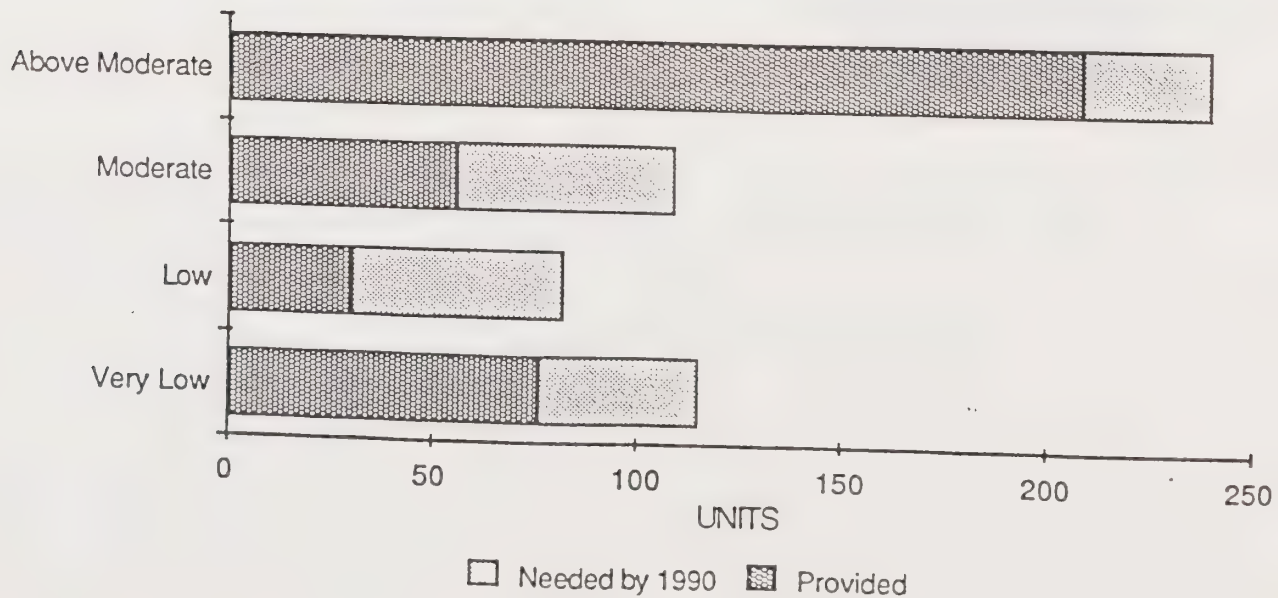


Table 3

HOUSING NEED BY INCOME OF OCCUPANT

	Very Low		Low		Moderate		Above Moderate		Total
Provided to date	76	21%	30	8%	56	15%	208	56%	370
Needed by 1990	39	22%	52	30%	53	30%	32	18%	176
Total Required	115	21%	82	15%	109	20%	240	44%	546

HOUSING NEED BY INCOME OF OCCUPANT



B. Total Units Requiring Rehabilitation or Conservation

State law requires local housing elements to identify housing units within the housing stock in need of rehabilitation and conservation. The most recent and accurate assessment of unsound units in El Cerrito was conducted in the 1975 special census. A total of 126 units were identified as being unsound. Page 85b shows the distribution of unsound units by neighborhood.

While this information is somewhat dated, it is significantly more reliable than 1980 census data which discusses units without plumbing as the only basis for unsound units, whereas, the 1975 inventory was an actual visual survey.

The approach the city has taken and will continue to take for the conservation of housing units is as follows:

1. Regulatory - Through the city's rental inspection program, substandard housing conditions are identified and required to be upgraded, repaired or replaced prior to the issuance of a business license or a Certificate of Occupancy.
2. Abatement - Requiring demolition of unsafe unrepairable units.
3. Home Owner Incentives - With use of paint rebates and smoke detector rebates, the city encourages the upgrading of individual households.

From 1975 to 1980 29 units were demolished. This leaves approximately 100 units that are in need of rehabilitation of upgrading through 1990 the following table shows the number of units to be conserved from 1980 to 1990 together with actual program figures to 1985 and projected use of those same programs to the duration of the decade.

Year	Units in Need of Rehabilitation	Paint Program	Smoke Detector Program	Rental Inspection	Demolition
1980	10	-0-	-0-	1,191	2
1981	10	-0-	-0-	464	1
1982	10	-0-	-0-	733	3
1983	10	15	3	1,363	7
1984	10	7	4	366	2
1985	10	-0-	-0-	18	3
1986	10	-0-	-0-	200	3
1987	10	3	5	700	3
1988	10	3	5	700	3
1989	10	3	5	700	3
1990	10	3	5	700	3

Although the above table does not necessarily achieve total rehabilitation for all units identified it is hoped that the combination of regulation abatement and incentive will upgrade existing housing stock.

RESIDENTIAL SITE INVENTORY

State housing element guidelines require local housing elements to include an analysis and identification of sites within the city to determine how development of these sites can achieve housing goals. In 1981, the city adopted a housing element which discusses in detail several large sites suitable for the development of an elderly housing project. Several significant changes have transpired on some of these sites, including federal funding reserves for a 63-unit, §202 elderly housing project.

Further, as proposed by the 1981 Housing Element, a lot identification study was conducted. Approximately 240 vacant lots were identified for residential in-fill. However, the majority of these lots have remained untouched due to extreme slopes, high landslide risks, substandard lot area, among other development constraints. In some instances, the vacant lots are a part of a larger site and would require a minor subdivision to create a building site. The improvements required, together with the physical constraints, make most single-family residential in-fill lots unsuitable for affordable housing. Moreover, land value has increased, on the basis of scarcity, to \$50,000 to \$80,000. The lots also would allow only one unit per parcel, whereas, successful affordable housing opportunities often rely on medium to high densities, at 20 units per acre or more.

Another source of adequate sites is the R-3 zoning district in the city which, for the most part, is underdeveloped. One barrier to finding an adequate site is that a majority of the lots are 5,000 square feet or less. Private developers would have to assemble a group of these small lots to form a site capable of holding a moderate-size project. In El Cerrito, a moderate-size project of 15 units would

require 20,000 square feet of site, although if developed with low- and moderate-income units, up to 19 units could be developed. The opportunity to develop the R-3 district to its development potential exists. Full development of the R-3 district could triple the existing units in that zone district, adding approximately 2,500 new, multiple-family units.

The major obstacles to higher density development within the R-3 zoning district is the price to assemble smaller lots for higher-density development.

Aggregating four or more lots, each under separate ownership and each containing a single-family dwelling, may cost upwards toward \$100,000 per developed parcel. Land acquisition alone can be \$400,000 for a 20,000 sq. ft. building site. Essentially, a developer may have to pay \$20 per square foot for land costs, not including demolition and necessary site preparation work. The cost of land assembly, construction costs, and cost of financing are so high that build-out under present density limitations is not economically feasible. The only significant opportunity for land assembly would be assistance through the Redevelopment Agency and a reassessment of density limitations.

A final source of adequate sites is the San Pablo Avenue corridor. Although the area is zoned for commercial uses, the Land Use Element of the General Plan has established mixed-use areas where residential development is encouraged to interface with commercial projects. Existing adequate sites along San Pablo Avenue range from 30,000 to 50,000 square feet. These areas can be developed to R-3 zoning densities.

1. In 1980, the City hired a consultant to review potential sites for an elderly housing development. The development of elderly housing is an important issue as evidenced by the City's 40.1 median age. Site selection criteria was developed and used to evaluate five potential sites. However, the following site selection criteria is equally beneficial for review of potential sites for all affordable housing options.

Site Selection Criteria

- A) Size: one acre minimum
- B) Topography: level to gently sloping
- C) Utilities: available on the site
- D) Zoning: necessary permits
- E) Environment: consider impact of adjoining uses, noise, traffic, etc.
- F) Shopping facilities: 3 to 5 block proximity
- G) Community, health, and recreation facilities: ready access
- H) Transportation: public transportation within two blocks
- I) Security: defensible space
- J) Marketability: client acceptability
- K) Equal opportunity
- L) Cost: land price should not exceed \$4,000-\$5,000 per unit
- M) Availability: site control
- N) Relocation

Site Evaluation

Using the above criteria, the five sites were evaluated; however, since that time, significant changes have occurred on three of the five sites.

A. Armstrong School

The southwest portion of the Armstrong Preparatory School property abutting Elm and Hill Streets ranked high as a potential elderly housing site. The site is within a well-maintained residential area; and while the site has some slope, proper design could make a barrier free development. The three-block walk to San Pablo Avenue shops and to the Del Norte BART station is a gentle, easily negotiated slope. A neighborhood market is within three blocks, and the site is situated on a public bus route. If the remaining portion of the property

continues as a small private school, there could be conflicts with noise, traffic, and security.

B. Hillside Park Site

The southwest portion of Hillside Park adjacent to Schmidt Lane is a part of a large open space area and well removed from conflicting commercial uses. However, the city operates a recycling center, a recently approved microwave relay station; and the city corporation yard represents possible conflicts with intensive residential development. The site is currently being utilized as the city's memorial grove, and considerable grading would be necessary to produce a fairly level buildable site. The site is 11 blocks to shopping facilities, although bus transportation is located one block away. Supplemental transportation and meticulous site planning would probably be necessary.

C. Moeser Lane Site

In 1980 and 1981, the City received federal fund reservations to construct a 77-unit senior housing project on a portion of City-owned property between Pomona and Ashbury Avenue, being used as a preschool and a parking lot for Contra Costa Civic Theater. The senior housing project met stiff public opposition from nearby residents, representatives from Contra Costa Civic Theater and the El Cerrito Cooperative Pre-school Nursery. Opponents to the project objected to the location and potential impacts of the project. The opponents filed and eventually prevailed in a legal suit which stopped the project.

D. RV Sales Site

The Steven Maxwell site at San Pablo Avenue and Poetrero was converted to a fast-food restaurant in 1982 and is no longer eligible for residential development.

E. San Pablo Avenue Site

In 1983, the City received federal fund reservations for the development of a 63-unit elderly housing project. Although the site was considered marginally desirable, primarily due to noise and heavy traffic and San Pablo Avenue, the site met no public opposition during public hearings. The project was occupied as of July 1986.

2. Additional sites were considered but not analyzed in detail in 1980 for the development of elderly housing projects. However, these sites should be considered, as it is possible that private development of market-rate housing could be constructed, or low and moderate income housing. Further other under-utilized site and sites not considered in the 1981 Housing Element warrant discussion:

- A. The former Dolan Lumber property, now owned by the adjacent St. John's Church on San Pablo Avenue is vacant. The site is 35,000 sq. ft.; however, the site is near commercial and industrial uses.
- B. The St. John's Hall at 6712 Portola Drive is 37,000 sq. ft. Although not for sale, the current use is for receptions and lodge activities for the Irmandade de Sao Jo Ao Baptista, a Portugese cultural organization. The current activities and use of this

site has been a major source of conflict with neighboring residential uses. The site (currently zoned R-1) is also contiguous to the R-3 zoning district and a rezone to higher density may be possible.

- C. The large (55,000 sq. ft.) vacant property on the south side of Colusa Avenue between San Carlos and Carmel Avenues would be an excellent opportunity for an affordable housing project--perhaps the best site in El Cerrito. The site, however, is not for sale and the Sunset View Cemetery board indicated that there are other plans for this property. The Redevelopment Agency in 1980 sought to include the property within the Redevelopment Area for affordable housing purposes, but a lower court ruled against the City in favor of the cemetery to exclude the property. The case is currently before a state appellate court. Should this property become part of the Redevelopment Project Area, this would allow formal consideration of a housing project. The site offers directing transportation and neighborhood shopping. There are also adjacent institutional uses which will not immediately infringe on the surrounding low-density residential. A portion of the site could also be set aside for parking to serve the nearby cemetery.
- D. The orchard site at 1348 Navellier Street offers some possibilities. However, a portion of this property is quite steep and a single-family dwelling is currently occupied on the property. If this site is considered, a portion of Hillside Park (previously discussed) should also be acquired.

E. El Monte School

The Richmond Unified School District in 1984 declared the 229,900 sq. ft. (5.3 acre) El Monte School site as surplus land, appraised at a value of \$750,000. The site includes a City ball field and 27,720 sq. ft. of school building area. The property is zoned R-1 and designated as institutional on the General Plan land use map. Present City policy indicates the City intends to maintain the ball field as it continued to be needed for recreation purposes. The ball field comprises about 100,000 sq. ft., leaving approximately three acres of potentially buildable low-density, R-1 (single-family) zone land (0 to 9 units per acre). Access to the site is steep, and it is remotely located to shopping facilities.

The area is predominantly single-family, detached residential and Canyon Trail Park is adjacent to the site. This site is probably not suitable for elderly or affordable housing. However, more than a maximum of 27 units may be allowed with a planned unit development application together with sensitive site planning and utilization of the Incentives Zoning Program. The site was purchased by Prospect School a private institution and continued to be used in that capacity.

F. Del Mar School

The Richmond Unified School District declared the 4-acre Del Mar School site surplus. This facility has been leased to a private school and is no longer available. The site is designated as institutional on the general plan map and is zoned R-1 Single Family Residential.

G. Existing Mobile Home Parks

There are currently 3 mobile home parks located in El Cerrito that remain as nonconforming uses and are under-developed by R-3 zoning density standards. Moreover, there is significant evidence that the State Department of Housing and Community Development (Division of Codes and Standards) is now performing required yearly inspections to insure that minimum health and safety standards are maintained at these parks. City officials have observed gas leaks, overcrowding, rodent droppings, raw sewage, inadequate shower and bath facilities, numerous plumbing and electrical code violations, exposed gas and electrical lines maintained in dangerous condition, and lack of weed abatement in most or all of the trailer parks. Although State housing element goals clearly provide for the provision of affordable housing, equally important is to insure that such housing maintains minimum health and safety standards. All three mobile home parks have deteriorated to a point where not only are major investments required to insure healthful living conditions, but they are a blight on the city and detract from appropriate development on neighboring properties. Moreover, the cost required to bring these parks up to code would probably exceed investment limits allowed for preexisting, nonconforming uses and preclude the transition of these uses to conforming development.

The major problem to redevelopment of these sites are relocation expenses and the need to replace those affordable housing units potentially lost.

Trailer Park	Area (sq ft.)	Zone	Total Mobile Homes in Park	# of* Mobile Homes Allowed	# of Per- manent Resi- dents	# of units at 45 unit/ acre
Audiss Trailers 5828 El Dorado	25,000	R-3	26	24	40	26
Peek-A-Boo Trailer Court 11408 San Pablo Ave.	78,085	C-2 C-3	43	41	68	81
T.C.T. Mobile Home Park	37,500	C-2-A	31	28	45	39

- H. St. John's Catacombs Site: The El Cerrito Redevelopment Agency in conjunction with St. John the Baptist Church has entered entered into an agreement to facilitate the development of a 100-unit congregate care facility. The site consists of a 42,700 sq. ft. church owned property (the Catacombs Club) together with 30,000 sq. ft. of City owned property along the BART right-of-way. The site is zoned multi-family residential and is designated high density and open space on the General Plan.

Rating Values	SITE RATING CHART										
	Armstrong School	Hillside Park	Catacombs Site	St. John's Hall	Cemetery Property	Navallier Orchard Site	El Monte School	Peek-a-Boo Trailer Court	T.C.T. Mobile Home Park	Audiss Trailer Park	Del Mar School
5 - Excellent											
4 - Good											
3 - Acceptable											
2 - Fair											
1 - Poor											
Criteria											
Size	4	5	4	2	4	4	5	5	2	1	5
Topography	3	3	5	5	4	3	3	5	5	5	3
Utilities	5	5	5	5	5	5	5	5	5	5	5
Zoning	5	5	5	4	5	5	3	5	5	5	5
Environment	5	5	3	4	5	5	5	2	2	5	4
Shopping Facilities	3	1	4	5	5	1	1	5	5	5	1
Community Facilities	3	3	4	4	3	3	1	4	4	4	5
Transportation	4	1	4	2	4	1	2	4	5	3	2
Security	4	3	2	4	4	3	4	2	2	4	4
Marketability	4	4	3	3	5	4	4	3	3	3	4
Equal Opportunity	5	5	5	5	5	5	5	5	5	5	5
Cost	4	5	5	2	2	2	2	2	2	3	2
Availability	4	5	5	2	1	1	5	2	2	4	5
Relocation	5	5	5	3	5	3	5	1	1	1	5
Total	58	55	51	50	57	45	50	50	48	53	55
Average Rates	4.14	3.93	4.21	3.56	4.07	3.21	3.56	3.56	3.43	3.79	3.93

SITE DATA CHART

Site	Sq. Ft.	Maximum No.* D/U	Existing Units Increase in D/U	Zone	Current Use	Topo- graphy	Street Type	Adjacent Land Use
1) Armstrong School	65,000	67-75	0 0	67-75 R-1	School, Parking & vacant	Rolling	Minor Arterial	School & Single Family
2) Hillside School	150,000	150-175	0 150-175	R-1	Open Space Passive Recreation	Rolling	Local	Single fam,micro-wave station,Re-cycling Center, City Corp.yard, parking, open space
3) Catacombs	77,000	100**	0 100	R-3	Abandoned Church Center	Level	Local	Apartments, single family, linear Park,BART Tracks
4) St. John's Hall	37,000	38-42	0 38-42	R-1	Recreation Activity Center	Level	Local	Single & multi-family, BART tracks, linear park
5) Cemetery Property	55,000	57-63	0 57-63	C-1 R-1	Vacant	Level to Minor Slope	Minor Arterial	Neighborhood Commercial, professional office, cemetery, church, school, single family
6) Navellier Orchard Site	80,000	83-92	1 82-91	R-1	Single Family Dwelling	Steep and Rolling	Local	Single family, open space
7) El Monte School	130,000 Excluding ballfield	134-149	0 134-149		Vacant School City Ball Field	Sloping	Local	Single family, Canyon Trail Park
8) Peek-A-Boo Trailer Court	78,000	81-90	43 38-47		Mobile Home Park	Level	Major Arterial	General Commercial
9) T.C.T. Mobile Home Park	37,500	39-43	31 8-12		Mobile Home Park	Level	Major Arterial	General Commercial
10) Audiss Trailer Park	1 25,000	26-29	26 0-3		Mobile Home Park	Level	Local	Multi-family residential
11) Del Mar School	174,000	180-200	180-200		Vacant School	Minor to Steep Slope	Minor Arterial	Single Family

* Maximum number of dwelling units assumes use of the Incentives Program of densities of 45 to 50 units per acre.

** The number of units proposed for the Catacombs site is 100

3. In May and June of 1980, the U.S. Department of Housing and Urban Development staff studied some of the previously mentioned sites for their appropriateness as subsidized housing projects. City staff has expanded the number of available redevelopment sites using similar criteria which rendered the following evaluations and recommendations:

A. Armstrong School

The site is an excellent housing location but grading expenses could make a subsidized project infeasible. The site is currently zoned R-1 but is contiguous to an R-2 zoning district. It may be possible to rezone the property to R-2-PD (Planned Development) and allow up to 20 units per acre or 30 units total. It is assumed a private developer would have to initiate such an action together with a development plan.

B. Hillside Park

The site is far too remote and hilly for subsidized elderly housing. The site should probably remain as a portion of Hillside Park and left in reserve for future consideration.

C. Dolan Lumber

The site is relatively small (less than an acre) and is located near heavy commercial uses, San Pablo Avenue traffic, and near the BART tracks. Taken together, all these influences render this site unsuitable for housing. This site should probably develop as an appropriate commercial use.

In November, 1986 the City approved a 19,000 sq. ft. office retail project on this site. This site is therefore not available for housing.

D. St. John's Hall

This site, although relatively small, is an excellent housing opportunity. The City should investigate relocating the lodge's activities and pursue a small 40-unit elderly housing project. The site is also contiguous to an R-3 zoning district and could be rezoned for 30 to 37 units of market-rate housing.

E. Cemetery Property

This is the best elderly housing site in El Cerrito. The City should pursue the development of a 65-unit elderly housing projects pending the outcome of the current legal action.

F. Navellier Orchard

This site is too steep and remote. The surrounding area is also low-density residential; and major changes in density, if not appropriately designed, could meet much local resistance. This site should probably remain as is indefinitely or until a new city-sponsored application is received.

G. El Monte School

The 3 acres of school land, excluding the ball park, is a very large site. However, it is a steep walk to the BART station and San Pablo Avenue shops 6 blocks away. The land is somewhat reasonably priced and available; however, a high-density project replacing a large open space area in a low-density, single-family residential neighborhood may meet intense public opposition. Almost any residential development which

replaces this school will be viewed as an amenity loss to the neighborhood. Current City policy to maintain the ball field should be continued to provide minimum open space and a recreational facility. A planned development with minor density increase or single-family subdivision are probably the only feasible uses at this site unless purchased by a private school.

H. El Cerrito Elms Trailer Court

El Cerrito Elms Trailer Court is probably the best opportunity to provide new and replacement housing on an under-utilized site. The site is over 78,000 sq. ft. or 1.8 acres and holds only 43 mobile homes, where as many as 90 units could be constructed with appropriate incentives and density bonuses. Moreover, the trailer court is probably the worst violation of minimum health and safety standards, as noted by various inspections conducted in April 1984. The main problems with this site are the traffic and noise along San Pablo Avenue and the BART tracks abutting the site. Further, the property is zoned commercial and located within the Redevelopment Area. Action by the Redevelopment Agency would require major relocation expenses, making a subsidized housing project infeasible. The site continues as a nonconforming use within the commercial district; however, and necessary improvements to bring the site up to code will probably require a use permit. The City could encourage high-density replacement housing or a mixed-use development, maintaining at least 43 units as replacement housing and allowing the rest of the site to develop as commercial uses. .

I. Audiss Trailer

The site is ideally located within an R-3 zoning district; however, it is so small that even with density bonuses, major increases in housing units above the 26 current mobile homes would require utilization of the Incentives Zoning Program. The site is also located within the Redevelopment Project Area; thus, Redevelopment Agency-sponsored actions would require major relocation expenses. However, a local housing developer owns the mobile home park and some contiguous land. The City should encourage affordable rental housing to be developed on the site and take a flexible stance with the Incentives Zoning Program so that increased densities can be achieved, aimed at reducing the cost of individual units and providing replacement housing beyond that which currently exists.

J. TCT Mobile Home Park

This site is probably unsuitable for high-density housing for several reasons. First, it is relatively small (less than 1 acre) and zoned commercial and, again, is within the Redevelopment Project Area. Second, the area is surrounded by vacant or substantially under-utilized commercial property near a major entrance to the City. This site can probably best be used by assembling it with adjacent properties to create a large commercial building site. The City may wish to encourage some replacement housing to be developed as part of a larger commercial project which may occur in the future.

K. Del Mar School

The site at 4 acres is large. It is a steep walk to San Pablo, but the Community Center and Cerrito Vista Park are in very close proximity. High density development is not likely, but the site has excellent access via Moeser Lane. A planned detached residential development with minor density increases may be possible if the site is not used by the City or future school use.

L. Catacombs Site

As stated previously, the City has secured a non-profit housing sponsor to develop 100 congregate care senior housing units. These units will go toward fulfilling the City's Fair Share Housing allocation.

Accessory Living Units

Perhaps the greatest potential to increased in-fill development is the opportunity provided by the accessory living unit (in-law unit) ordinance. El Cerrito has adopted very liberal standards for the development of second units within single-family residential zoning districts. Almost any single-family dwelling that meets current parking requirements can qualify to develop an accessory living unit. This is a major opportunity to meet housing unit development goals, in that single-family-zoned property is in excess of 70% of all property in El Cerrito. Moreover, of all units developed in 1983, rents were below the market average, ranging from \$200 to \$275 per month. Second units are a genuine opportunity to provide affordable rental housing. Further, the rent from a second unit can off-set mortgage costs, creating a moderate-priced home. Therefore, every second unit developed can create one low-income rental unit and one moderate-priced home. Since July 1983 26 units have been processed.

Residential Zone Analysis Maximum Buildout Capacity

Along with the site inventory, the State requires an analysis of build-out capacity in each zoning district. The following chart displays this required information. The information in this chart is severely limited and misleading for several reasons. First, it assumes ideal subdivisions of land under maximum density. Second, it does not account for steep slopes, geologic constraints, and other physical property limitations. Third, the chart does not account for the pattern of existing development. El Cerrito is primarily built out; and with a few exceptions, most large tracts of land have been subdivided. Finally, although the chart is based on net area excluding public rights-of-way, all parks, schools, public-owned land, and land owned by utilities fall within various zoning districts. The chart treats this land the same as private taxable land. However, all residential and commercially zoned property may be used for residential development. In the case of commercially zoned property a Use Permit must first be obtained.

RESIDENTIAL ZONE ANALYSIS
(Maximum build-out capacity)

Zone/Permitted Housing Type	Number* Acres	Density Range Units/Acre	Minimum Lot Size	Dwelling Unit Capacity
Single Family				
R-1	1,172	8	5,000	9,376
R-1-B-1	28	6	7,500	168
R-1-B-2	153	4	10,000	612
R-1-B-3	26	2	20,000	52
R-1-PD	11	0-9	N/A	99
R-1-B-1-PD	14	0-6	N/A	84
Single Family total	1,404			10,391
Duplex Residential R-2	116	20	5,000	2,320
Multifamily Residential R-3	132	35	5,000	4,620
Total Residential	1,652			17,331
Commercial				
C-1	3	35	2,000	105
C-2	88	35	2,000	3,080
C-2A	21	35	2,000	735
C-3	36	35	2,000	1,260
Total Commercial	148	35	2,000	5,180
Other				
F-1 Open Space	133	N/A	N/A	N/A

*Figures are net land area and exclude streets, BART right-of-way, freeways, etc.

GOVERNMENTAL CONSTRAINTS TO HOUSING

Many of the proposed implementation strategies in the Housing Program call for revised City policies or new government action. Implicit in the proposals is that existing policies are a constraint on meeting the Housing Element goals. These constraints fall into six categories.

Land Use and Development Controls

El Cerrito is essentially a built-out community. Virtually all streets and property have been plotted. Those properties that remain undeveloped generally will not yield more than a few dwelling units, or exhibit difficult topographic, seismic, or soil stability constraints. Therefore, any modifications to land use and site improvement requirements (i.e. setbacks, lot coverage, street width minimums, etc.) are unlikely to result in any significant increase in dwelling unit production.

However, El Cerrito has developed a General Plan, subdivision ordinance, and zoning ordinance, as required by State Law, using local development policies. These controls determine the amount, type, character and location of new housing.

One policy constraint is the City's vision as a suburban, single-family dwelling community. Consistent with that policy, the City has almost fully developed, with a high percentage of single-family residential developments. The Housing Element has proposed that new housing can be developed by designating certain areas having the best access to public transportation and jobs for residential densities. An often-believed constraint of the zoning ordinance is a requirement that new homes and homes with proposed additions provide two off-street, covered, parking spaces. The standard has resulted in the denial of some additions to homes or, at least, obtaining use permit approval to waive the requirement. The use permit process is used to evaluate the size of the addition and the existing on-street parking situation.

While the City's land use controls are set in specific standards, the zoning ordinance has, for six years, contained an Incentives Program feature which allows some flexibility in density and development standards if certain amenities are provided. The program, which has great potential, has recently been actively used for a variety of housing project.

The Permit Approval Process

Lengthy delays in the permit approval process can add significant costs to housing development. El Cerrito's permit review process follows a relatively short course. Generally, projects are completed in three months, including environmental review, Planning Commission, Design Review and building permit plan check. The review sequence for most projects is four to five weeks.

The fee schedule for permits, which can also add to project costs, is relatively low in comparison to other Bay Area cities. El Cerrito's fee schedule was on the 29th percentile in 1980. According to a development fee survey conducted by ABAG, this is relatively low as the City has no growth impact fees such as school, road or park dedication fees.

Nevertheless, the City is proposing that affordable housing projects get priority permit processing over other projects. This would save approximately one week in processing time between initial application and issuance of a building permit.

Use of State and Federal Programs

The City has regularly taken advantage of state and federal funding programs to develop housing opportunities and programs. (HCDA, Older Americans Act funding, unsuccessful SB 910 and SB 966 applications, SB 99 bond issuance, proposed Marks-Foran Bond sale, §202 Housing, etc.) Dependence on these programs has increased significantly in recent years as local revenues decline. This Element proposes to tap state and federal sources for all needed housing funds in the future. The City's ability to obtain these funds

will be an indicator of success in achieving the goals of the Element.

Building Codes

El Cerrito has adopted the 1982 Uniform Building Code as the official building code of the City. In addition, the Building Division must enforce many other State mandates, such as earthquake hazard safety, energy standards, and handicapped access requirements, which often add to the costs of designing and building a project. These standards, however, have an overriding goal of providing safe and adequate housing.

The element does propose to develop a set of building code measures that can apply to the rehabilitation of older structures so that the safety of the building is maintained, but that the more restrictive measures of the most recent code may not necessarily apply.

Limited Staff

The City has experienced cutbacks in development staff personnel, primarily due to budget constraints imposed by Proposition 13 and limitations in state subvention monies. Prior to 1980 there were two staff members in the Building Division and two staff members in the Planning Division. From 1983 to 1985 functions of both divisions are conducted by one full-time building official and one full-time associate planner. These divisions are responsible for all project review from initial consultation and application submittal to the final building inspection. Still, the efficiency of a small-sized city and the lack of backlog of many project applications has not added significantly to the time required for project review. Further, as of 1986, a Planning Director and Building Inspector were both added to City staff.

Article XXXIV

Direct City action in developing, constructing, or acquiring any low- and moderate-income rental housing project is severely limited by Article XXXIV of the State Constitution, which requires local voter approval for any public action.

Conclusion

The conclusion of the Housing Element is that, except for staffing limitations, the City policies do not constrain the development of housing for any income types. In fact, the City's land use and development policies together with the past record show these policies encourage the provision of a variety of housing types.

NONGOVERNMENTAL CONSTRAINTS TO HOUSING

Nongovernmental constraints on housing can be divided into two categories. First, market factors; and second, constraints placed on development by utility companies and other governmental agencies upon which the City can exercise no control.

Market factors, such as financing, land acquisition costs, and construction costs, are all nongovernmental constraints. The effect of the production of new and affordable housing, financing, and the cost of borrowing money is largely a function of interest rates. Interest rates affect not only the home purchaser but also the developer of a housing project. The effect on monthly mortgage payments of a 30-year, \$100,000 loan as interest rates rise is shown on the following table:

Interest Rate Percentage	Monthly Payments
9%	\$ 805
13%	1,106
17%	1,426

Further, the developer must borrow to buy land and finance the housing project. Higher construction loan interest rates will add significantly to the ultimate purchase price of the dwelling unit. However, since interest rates are established by political policies and economic trends at the national level, localities have little influence on the cost of borrowing money.

Land costs also affect the price of housing. El Cerrito is primarily built out and the remaining vacant single-family lots sell from between \$50,000 and \$80,000. Although street improvements and utilities are already in place, it is

unreasonable to expect that modest-priced dwellings can be constructed on such expensive parcels. Further, most of the remaining "infill" lots are difficult to develop due to steepness of slopes, earthquake zones, or landslide risks. Engineering costs, design costs, and construction costs on such parcels add significantly to the overall price of the home.

Successful, affordable housing essentially requires high-density, multifamily projects. However, high densities require taller buildings. Building safety codes require more expensive types of construction as the height of the building increases. For instance, fire exit requirements are more restrictive in a three-story than a two-story dwelling. A four-story wood frame building must be sprinkleheaded. Beyond four stories, wood frame construction is not permitted. Many times, multilevel parking garages are required, which is substantially more expensive than at grade parking. The experience in El Cerrito has been that developers fail to build out at maximum permitted zoning densities, primarily because construction costs are too expensive at those densities. Height limits would have to be increased from seven to ten stories to allow adequate economies of scale.

The City does have an active redevelopment program that can and does assist in reducing development costs. The Redevelopment Agency is required by law to set aside 20 percent of the tax increment for low- and moderate-income housing. Some measures employed by the agency to reduce housing development costs include:

1. Mortgage revenue bonds or similar tax-free borrowing capacity.
2. Land write-downs and land-banking.
3. Actual rent subsidies and assistance.
4. Condemnation of land.

Another nongovernmental constraint rests with the fees and plan-processing time required by outside governmental agencies, utilities, and special districts. The City considers these non-city governmental constraints because El Cerrito can exercise no control over other jurisdictions' activities. Various agencies, such as PG&E, sewer districts, and water pollution control districts, may require plan review fees or user fees. There also may be long intervals for plan processing. The City actively encourages developers to meet with affected agencies at initial stages in project review so needless delays are forestalled during construction.

ENERGY CONSERVATION

Requiring energy conservation standards in new and existing housing units is of national and statewide concern, although such standards initially drive the cost of housing up. The savings recognized as a result of increased energy efficiency can be amortized over time and reduce operation costs on a monthly basis. The City will continue to implement energy conservation requirements by the following means:

1. Subdivision review
2. Title 24
3. PG&E programs
 - a. Z.I.P.
 - b. M.U.D.
 - c. Weatherization
 - d. H.E.L.P.
4. Tax incentives
5. Information brochures and documents

EVALUATION OF THE HOUSING PROGRAM

Included in the 1981 Housing Element was the Housing Program. The Housing Program is intended to implement and carry out goals, objectives, and policies of the Housing Element in a specified manner. The program identifies specific courses of action to be undertaken and also establishes time frames, responsible agencies, and potential funding sources. As required by state law, this section evaluates the Housing Program as originally outlined in 1981.

Several changes have transpired since 1981, including city policies and actions, budgetary constraints, staff composition, and available funding sources. All of these conditions have directly affected the city's ability to achieve and implement the programs as originally outlined in the Housing Program. All existing programs and some programs not requiring additional funding were implemented. Few programs requiring additional funding were implemented.

The major successes have been achieved by:

1. Flexible zoning application of the Incentives Zoning Program.
1. Revision of the subdivision ordinance which allows smaller lots to be developed in some cases.
3. Adoption of a liberal accessory living unit ordinance.
4. Funding under the HUD §202 Grant Program to develop 63 elderly housing units.
5. Encouragement of planned-development zoning on marginal land.

The major limiting factors contributing to nonattainment of some Housing Program objectives were:

1. The termination of some state and federal funding sources.
2. Local budgetary constraints.
3. The elimination of one full-time planning staff member to administer programs.
4. Elimination of the Neighborhood Preservation Area Program.

On-going programs requiring no special funding or staff time are not evaluated. Only programs that were not realized are considered.

Biennial Review

The Housing Program was originally to be reviewed once every two years so the document would be current and usable for daily city decision-making. The city staff with only one full-time planner does not have the resources or time to conduct exhaustive research on an on-going basis. The document therefore should be reviewed once every five-years.

Housing Conservation Program

The Housing Conservation Program was an approach to channel HUD Block Grant funds, administered by the Contra Costa County HCDA board, into low-income target areas defined as "neighborhood preservation areas." Several programs were established under this funding source:

1. The Certificate of Occupancy or Rental Unit Inspection Program.
2. The Paint Grant Program.
3. The Smoke Detector Rebate Program.
4. The Emergency Loan Program.

5. The Housing Rehabilitation Loan Program.

Although the city no longer employs a housing advisor, the building official has expanded his field inspection duties to include rental housing inspections. Rental units are inspected once every two years, and approximately 1,000 units are inspected annually. The city charges no fee for these inspections; and if funding is discontinued, inspection fee may be required. However, the Building Division is a one-man division; and with other building-related duties, development review for new projects has resulted in time delays.

Unfortunately, the county has discontinued automatic funding in NPAs in order to channel more bleak grant funds toward economic development projects. Although HUD Block Grant funds will remain available for housing rehabilitation target areas (previously defined under NPA parameters), Neighborhood Preservation Area projects must now compete for available funding. Likely casualties of this reorganization are the city's Paint and Smoke Detector Rebate Programs. Funding for both of these programs ends in 1985. Recently, community interest and staff time resources have dwindled. In 1983, 15 homes received as much as \$200 in paint purchase rebates and four homes received \$35 for smoke detectors. In 1984, only four paint rebates and zero smoke detector rebates were processed.

Further, below-market-rate rehabilitation loans produced only five qualified applicants in 1983. Emergency loans, averaging \$1,500, have been made since 1978 for low-income households. The city should request continuation of these programs, perhaps at a reduced level, so that administration is more efficient and county funding more likely.

EXISTING HOUSING PROGRAMS

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>I. Affordability</u>				
1.B. Energy conservation	C.D. Planning, Bldg., PG&E, State of Calif.	Continue & enhance existing referral, Title 24 Subdiv. Rev. PG&E programs	Ongoing	N/A
2.A. City assistance to developers	C. D. Planning Redevelopment Agency	Amount of City assistance/on demand	Ongoing	1) Tax increment 2) HCDA Block Grants
3.B. Manufactured housing standards	C. D. Planning	Adoption of standards and identification of eligible sites/Eligibility on two-thirds of City residential sites	1984	N/A
4.E. Accessory living units	C.D. Planning	Assist homeowners to develop 2nd units 20/yr.	Ongoing	N/A
<u>II. Housing Conservation</u>				
2.A. Certificate of Occupancy Program; Smoke Detector Rebate Program; Paint Grant Program	C.D. Planning, Building, Fire Department	1) Number of units inspected in Certificate of Occupancy Program/- 1,000 units per year 2) Number of smoke detectors installed through rebate program/25 per year 3) Number of units painted/15 per year	Ongoing 1985 1985	1) HCDA Block Grants City insp. fees 2) HCDA Block Grants 3) HCDA Block Grants
D. Housing Referral Services		Number of referrals to other agencies, such as Housing Alliance, Owner-Builder Center, Community Services Department legal council/on demand	Ongoing	N/A

EXISTING HOUSING PROGRAMS

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
E. City Clean-up	City	Continuation of cleanup program	Ongoing	City
F. Building Hazard Assistance	C.D. Building	Number of units inspected/on demand	Ongoing	City
3.A. Street Improvements	C.D. Technical Services, Maintenance Services	Number of street improvement projects identified in Capital Improvements Budget	1984-89	1)- Gas Tax Funds 2) State & Federal Funding

III. Special Needs

1.A. Assist nonprofit housing sponsors	C.D. Planning Redevelopment Agency	Number of sponsors assisted/on demand 50 units to 1990	Ongoing	1) Tax Increment 2) HCDA Block Grants 3) State and Federal Funding
B. Incentives Program	C.D. Planning	Number of units for elderly/on demand	Ongoing	N/A
2.B. Architectural barriers	C.D. Planning, Technical Services Maintenance Services	Number of barriers removed (1) access to public buildings (2) elimination of 15 curbs per year	1982 Ongoing	HCDA Block Grants HCDA Block Grants

IV. Equal Opportunity

1.A. Nondiscrimination clause	C.D. Planning Redevelopment Agency	Use of nondiscrimination clause	Ongoing	N/A
B. Discrimination	C.D. Planning	Number of referrals to housing counseling groups/on demand	Ongoing	N/A
2.B. Information & reference	C.D. Planning	Continue existing referral service	Ongoing	N/A

EXISTING HOUSING PROGRAMS

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>V. Housing Choice</u>				
1.A. Manufactured Housing	C.D. Planning	Adoption of site designation and design standards	1981	N/A
B. New Housing Types	C.D. Planning		Ongoing	N/A
3.4. Medium Density Infill	C.D. Planning	Continue to update site identification study (240 vacant lots)	Ongoing	N/A
<u>VI. Continuing Housing Programs</u>				
3.A. Housing Programs	C.D. Planning	Review of other programs	Ongoing	N/A
B. Citizen Participation	C. D. Planning	Planning Commission and Council hearings	Ongoing	N/A

*H.C.D. #C.1
 *H.C.D. #C.2
 *H.C.D. #C.3
 *H.C.D. #C.4
 *H.C.D. #C.5
 *H.C.D. #C.6

PROPOSED HOUSING PROGRAMS CURRENTLY UNDER CONSIDERATION

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>I. Affordability</u>				
1.A. Incentives program	C.D. Planning	Number of affordable units created through density bonus/on demand	Ongoing	N/A
2.A. Designated sites for below-market-rate housing	C.D. Planning	Site Investigation	1984	N/A
B. Assist Developers	C.D. Planning Redevelopment	Designation and possible purchase of sites	Ongoing	1) HCDA Block Grants 2) Tax Increment Financing
C. Priority processing for low/mod-income housing developments	C.D. Planning, Building	Number of units developed/on demand	Ongoing	N/A
<u>II. Housing Conservation</u>				
1.A. Develop rehabilitation financing	C.D. Planning Redevelopment Agency	Participation in rehabilitation loan program/5 units per year	1985	1) Revenue Bonds 2) HCDA Block Grants
B. Energy conservation	C.D. Planning, Building	1) Adoption of energy conservation program 2) Number of units with energy conserving features/43 per year	1981-82 Ongoing	N/A N/A
2.C. Housing support services	C.D. Planning	Continue Implementation of housing support services program	Ongoing	1) State and Federal Funding 2) HCDA Block Grants
3.C. Underground utility schedule	C.D. Technical Services	1) Development of schedule 2) Undergrounding of utilities	1985 1986	N/A PG&E

PROPOSED HOUSING PROGRAMS CURRENTLY UNDER CONSIDERATION

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>III. Special Needs</u>				
2.A. Incentives program	C.D. Planning	Number of units for handicapped/25% of units created through density bonus	Ongoing	N/A
E. Barrier-free design criteria	C.D. Planning, Building	Completion of design guidelines	1985	N/A
3.4. Day Care	C.D. Planning	1) Develop fire, building, zoni document for Day Care Providers	1985	
	Finance Dept.	2) Amend zoning ord. to comply w/SB163	1985	
<u>IV. Continuing Housing Program</u>				
1.A. Housing program	C.D. Planning	Adoption of Housing Element	1985	N/A

PROPOSED HOUSING PROGRAMS REQUIRING NO ADDITIONAL FUNDING

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>I. Affordability</u>				
1.C. Zoning and subdivision standards review	C.D. Planning, Building	1) Number of new lots or units permitted by revision of ordinances/200 units 2) Permit processing efficiency	1986 Ongoing	N/A N/A
4.A. Section 8 coordination	C.D. Planning, Contra Costa County Housing Authority	Number of Section 8 units/on demand by Property owner	Ongoing	N/A
B. Rehabilitation standards	C.D. Planning Building	Completion of report on standards for rehabilitation (zoning and rehabilitation)	1987	N/A
D. In-lieu fee study		Completion of report	1986	N/A
5. Higher density near transit and commercial	C.D. Planning	Amendments to General Plan Land Use Element and zoning ordinance/potential for 400 additional units	1985	N/A
<u>II. Housing Conservation</u>				
1.C. Rehabilitation Building Code	C.D. Building	Changes to Building Code	1985	N/A
3.B. Public improvement schedule	C.D. Technical Services, Maintenance Services	Development of schedule as per Capital Improvement Budget	1984-89	N/A
8.A Mobile home park & B conversion	C.D. Planning	Number of mobile home parks converted to other use/on demand	Ongoing	N/A

PROPOSED HOUSING PROGRAMS REQUIRING NO ADDITIONAL FUNDING

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>III. Special Needs</u>				
3.A. Day care facilities	C.D. Planning	Number of day care facilities/on demand	Ongoing	N/A
4.A. Neighborhood identification	C.D. Planning	Completion of study	Ongoing	N/A
B. Incentives Program	C.D. Planning	Number of residential facilities for special needs groups/on demand	Ongoing	N/A
C. Emergency Housing	C.D. Planning	Support emergency housing	Ongoing	N/A
D. Living Facilities in Existing Residential Areas	C.D. Planning	Completion of study	1982	N/A
E. Special Needs Facilities in MXD Zoning District	C.D. Planning	Adoption of Zoning Ordinance amendment	1982	N/A
<u>IV. Continuing Housing Program</u>				
1.B. .5 year Evaluation	C.D. Planning	Preparation of report	1981	N/A
C. .5 year Review	C.D. Planning	Number of meetings and participants	1983	N/A
D. Housing Element Revision	C.D. Planning	Adoption of revised Housing Element	1984	N/A
4.B. Public Hearings	C.D. Planning	Number of meetings and participants	1984	N/A

PROPOSED HOUSING PROGRAMS REQUIRING ADDITIONAL FUNDING

Program Description	Responsible Agency	Performance Criteria/Objective	Schedule	Method of Financing
<u>I. Affordability</u>				
2.A. Assist Developers	C.D. Planning	Designation and purchase of sites	Ongoing	HCDA Block Grants
<u>II. Housing Conservation</u>				
2.B. Weatherization program	C.D. Planning Building	1) Development of program 2) Number of units weatherized/200	All funds become avail.	State Energy Grants
4.A. Maintenance Program	C.D. Planning	Participation in maintenance programs/on demand	1985-1990	State and Federal Funding
5. Rental Conservation	C.D. Planning	PG&E, M.U.D. program/refer on demand	Ongoing	PUC/PG&D
7.A Mobile Home Park &B. Inspections	C. D. Planning	Number of units inspected under certificate of Occupancy Program/50 units per year	Ongoing	1) HCDA Block Grants 2) City
7.C, Reduction D,E.	Redevelopment	Revocation Referral & funding when necessary. As needed (100 units)	1985-90	Tax Increment
<u>III. Special Needs</u>				
1.C. Home maintenance for elderly	C.D. Planning Community Services	Number of contacts for maintenance/assist 50 units per year	1982-1985	1) HCDA Block Grant 2) State & Federal Funding
2.C. Handicapped Housing	C.D. Planning	Number of units built and rehabilitated/on demand	Ongoing	HCDA Bloc Grants
D. Home maintenance for handicapped	C.D. Planning	Number of contacts for maintenance/assist 25 units per year	1985-1990	HCDA Block Grants
<u>IV. Equal Opportunity</u>				
2.A. Housing Counseling	C.D. Planning	Amount of financial assistance/\$20,000 per year	Ongoing	HCDA Block Grants

CITYWIDE DEMOGRAPHY

Most of the information in this section is taken from the 1980 U.S. Census and 1975 Contra Costa County Special Census. The data is made available by census tract, which permits neighborhood comparison throughout the City. Although the 1975 data is now nine years old, it is assumed that the information retains some value for comparative purposes. Where possible, 1970 data will be set beside the 1975 and 1980 data in order to study any trends. More recent information obtained from building permit records and the California State Department of Finance is utilized when available.

A. Population

El Cerrito was incorporated in 1917. The City's population rose steadily until the early 1960's, with the greatest increase occurring between 1940 and 1960. Since 1960, the population has declined slightly as the number of persons per unit has decreased. From 1980 to 1984 the population has remained essentially the same.

Figure 1: El Cerrito Population

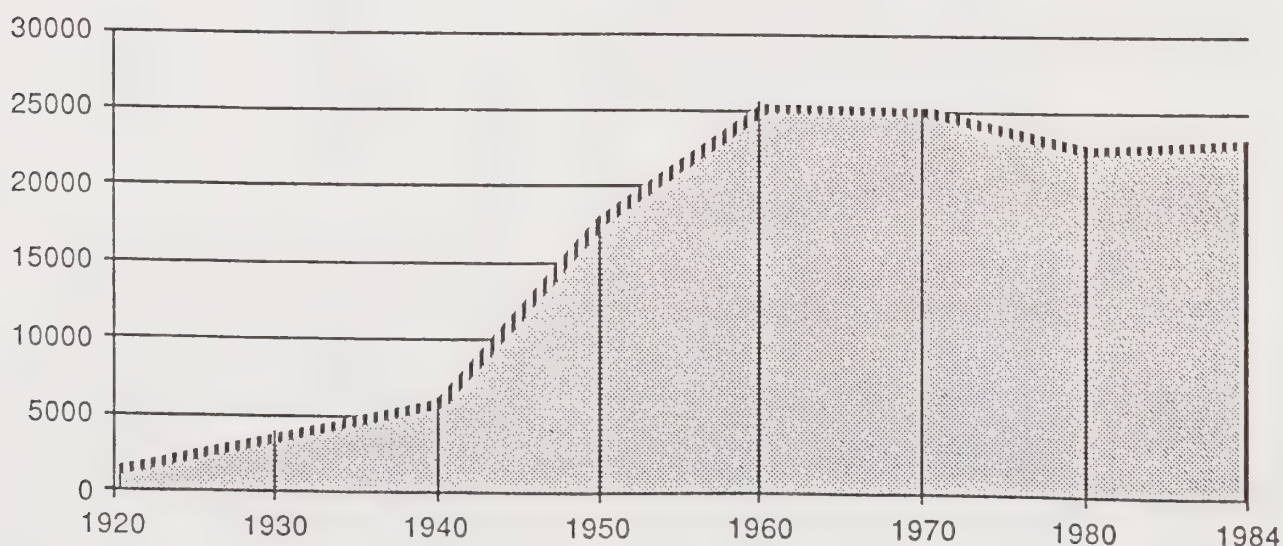


Table 1 EL CERRITO POPULATION

1920	1,505 *	* denotes inclusion in figure 1 chart.
1930	3,870 *	
1940	6,137 *	
1950	18,011 *	
1960	25,437 *	
1970	25,190 *	
1976	<i>22,856</i>	(Italics denote State Department of Finance estimates, all others are U.S. Census data)
1977	<i>22,650</i>	
1978	<i>22,350</i>	
1979	<i>22,200</i>	
1980	22,731 *	
1981	<i>22,550</i>	
1982	<i>22,650</i>	
1983	<i>23,050</i>	
1984	<i>23,270 *</i>	

The slight increase between the 1979 estimate and the 1980 census figure is attributed to the recently annexed areas. The population has remained fairly fairly steady from 1980 to 1983.

Figure 2 is a map of the City showing census tract neighborhoods. (Page 75a).

Figure 3 compares the 1975 and 1980 population by neighborhood. The largest population is in the Mira Vista neighborhood with 17.5% of the City's population. (Page 75b).

B. Age

The City population is becoming gradually older. The youngest age category, 0-18 years, decreased 41.4% from 1970 to 1980, while the oldest category, 65 years and older, increased 49.7% in the same time period (Figures 4 and 5). The decrease in the 0-18 category is partially attributable to the decrease in overall population.

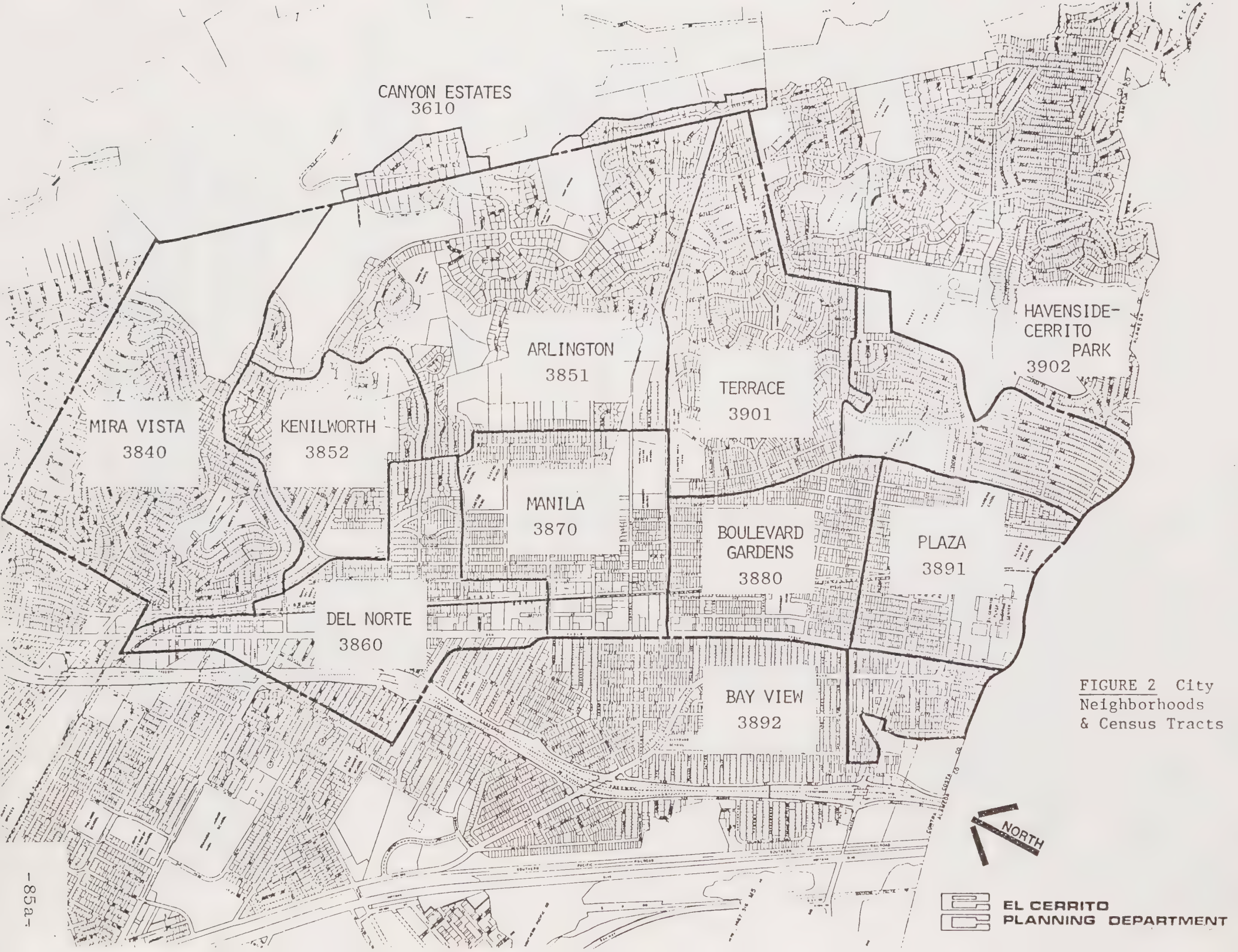


FIGURE 2 City
Neighborhoods
& Census Tracts



(1975 not available)

206

0.9%

(1955)

1850

(8.5%)

8.1%

2315
2310
(10.1%)
10.2%

(2500)
2468
(10.9%)
10.9%

(4508)
3961
(17.5%)
17.4%

(1524)
1584
(6.6%)
6.9%

(2616)
2459
(11.4%)
10.8%

(2602)
2433
(11.3%)
10.7%

(1856)
1795
(8.1%)
7.9%

(2056)
2175
(9.0%)
9.6%

(1515)
1490
(6.6%)
6.6%

FIGURE 3
1975 & 1980
Neighborhood
Population
(1975) 1980



EL CERRITO
PLANNING DEPARTMENT

Figure 4 Age Groups

Age Group	1970	1975	1980	70%-80% Change	75%-80% Change
Under 18	7,158	5,131	4,189	-41.4	-18.4
18 - 54	12,264	11,560	11,207	- 8.6	- 3.1
55 - 64	3,353	3,547	3,719	+10.9	+ 4.8
65 and Older	2,415	2,709	3,616	+49.7	+33.5
Total	25,190	22,947	22,731	- 9.8	- 0.9

Figure 5

POPULATION DISTRIBUTION BY AGE

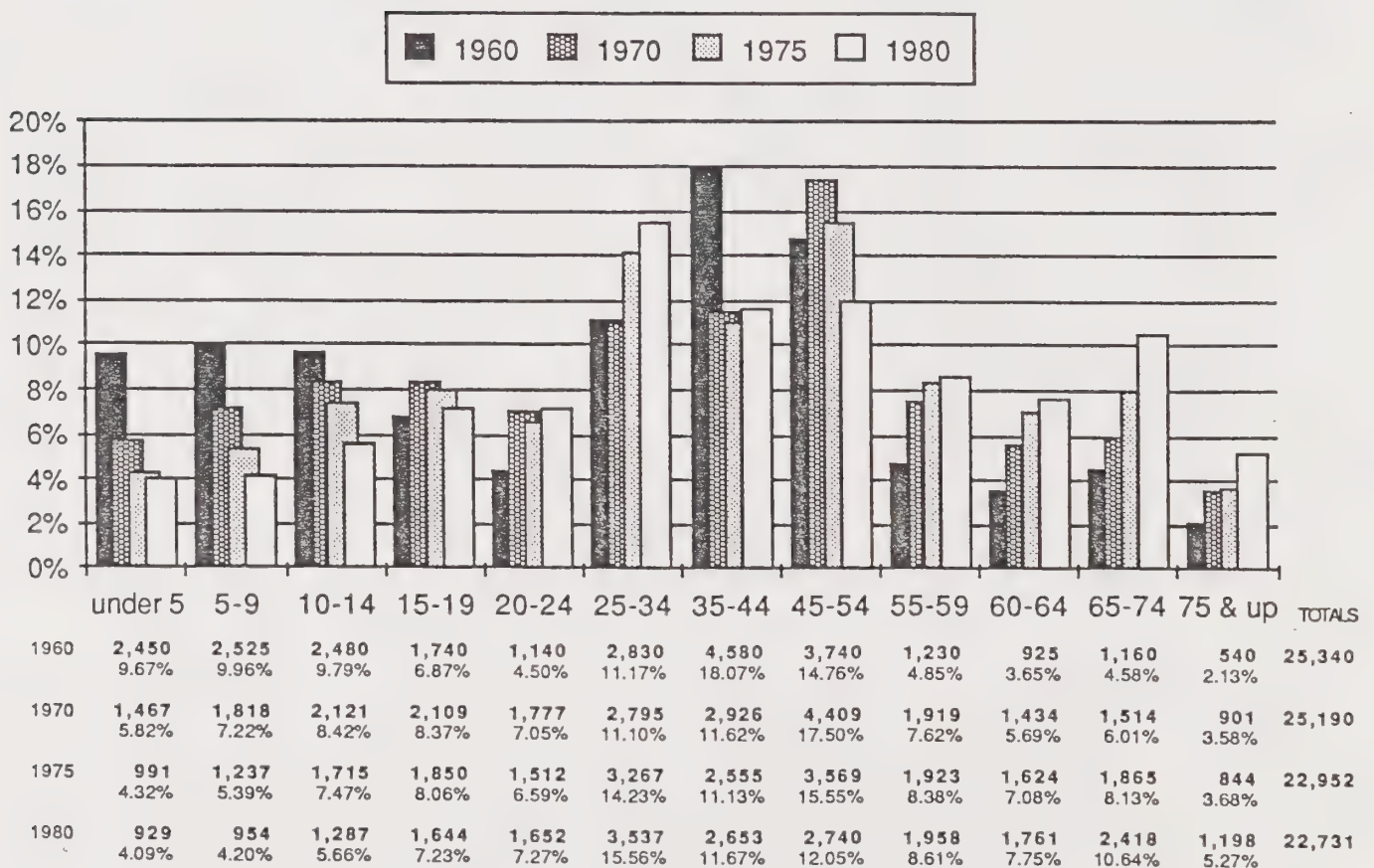


Figure 6 depicts the elderly population distribution according to neighborhood (page 87a).

Median age of the City population in 1975 was 38.0 years and in 1980 was 40.1 years. This indicates a considerably older population than the County, which had a median age of 30 years in 1975 and 31.5 years in 1980.

C. Household Size

Household size in El Cerrito has decreased from 2.76 persons per unit in 1970 to 2.5 persons per unit in 1975 to 2.35 in 1980. Figure 7 distributes 1975 and 1980 household size by neighborhood (page 87b).

D. Minority Population

Minority population in the City increased substantially from 1970 to 1980. The percentage of minorities increased from 16.3% in 1970 to 32.9% in 1980. The most dramatic change was the increase in the Asian population figures. Less than 8% of the population was of Asian origin in 1970, whereas, that figure increased to 16.2% in 1980.

Figure 8 Minority Population

	Black	Spanish*	Asian**	Other	Total
1970	5.5%	2.6%	---	8.2%***	16.3%
1975	7.5%	0.5%	7.5%	3.7%	19.2%
1980	9.7%	4.6%	16.2%	2.4%	32.9%

* Mexican, Puerto Rican, Cuban, South and Central American

** Filipino, Japanese, Chinese

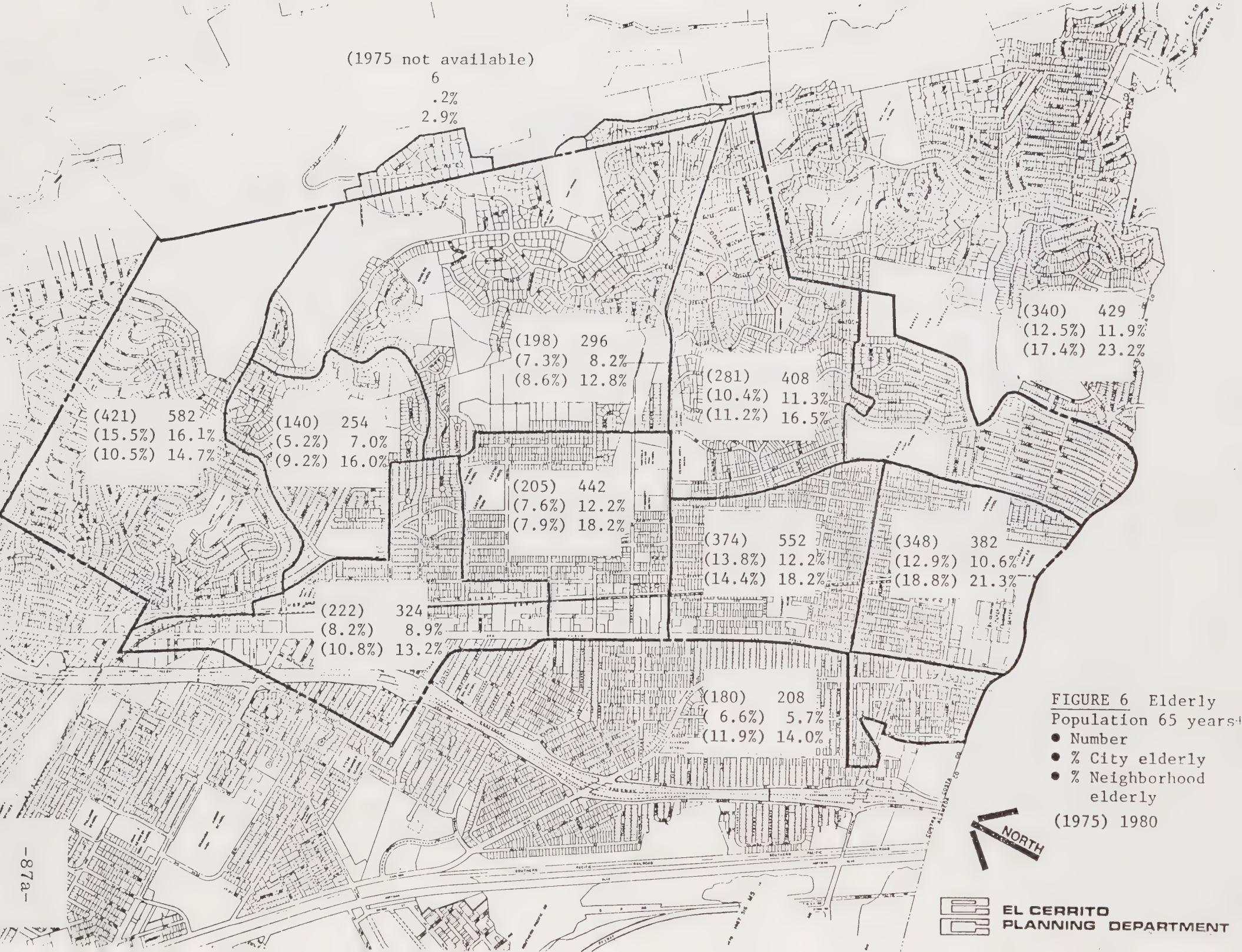
*** Includes Asian

(1975 not available)

6

.2%

2.9%



(1975 not available)
3.22

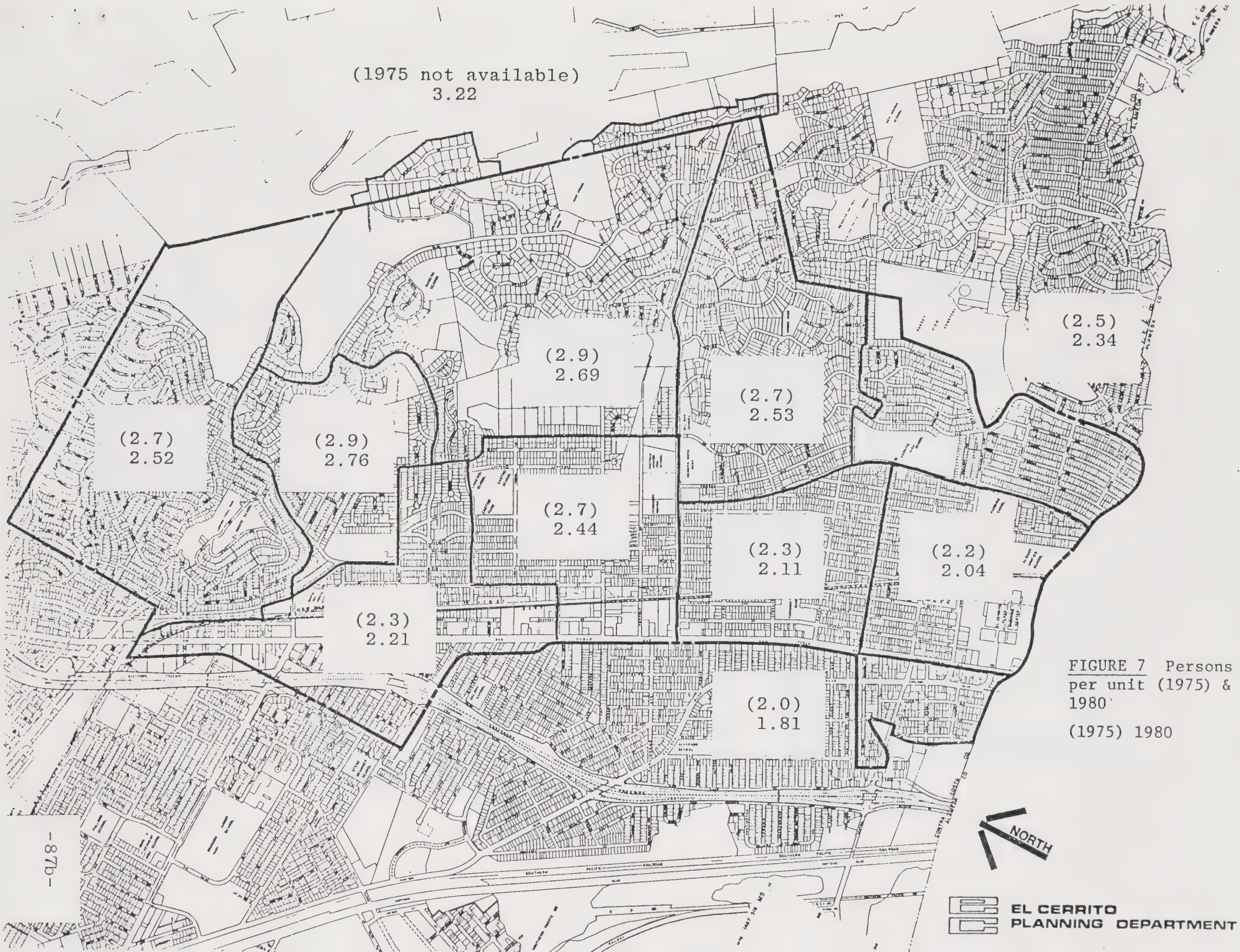


FIGURE 7 Persons
per unit (1975) &
1980
(1975) 1980



Figure 9 Minority Households by Neighborhood

Census Track	Neighborhood	1975 #	1980 #	% of Minority 1975	Households 1980
3840	Mira Vista	301	463	18.7%	21.0%
3851	Arlington	142	185	8.8%	8.4%
3852	Kenilworth	90	158	5.6%	7.2%
3860	Del Norte	240	303	14.9%	13.8%
3870	Manila	169	218	10.5%	9.9%
3880	Boulevard Gardens	165	235	10.2%	10.7%
3991	Plaza	112	146	6.9%	6.6%
3992	Bay View	168	216	10.4%	9.8%
3901	Terrace	161	183	10.0%	8.3%
3902	Havenside/Cerrito Park	65	81	4.0%	3.7%
3610	Canyon Estates	NA	14	NA	0.6%
Total Households		1,613	2,202		

E. Household Income

Median household income decreased from \$13,358 in 1970 to \$12,972 in 1975. However, the median income in 1980 rose to \$21,715.

Figure 10 Median Household Income

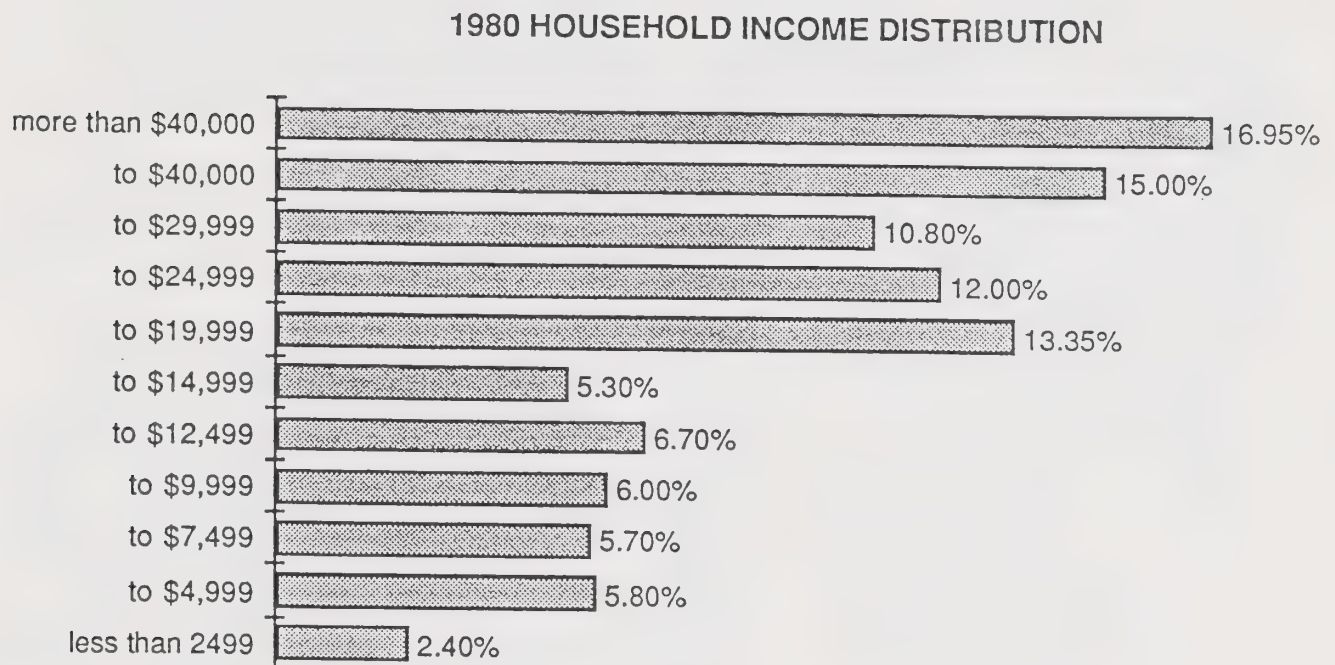
	1970	1975	1980	70%-80% Change	75%-80% Change
El Cerrito	\$13,358	\$12,972	\$21,715	62.6%	67.4%
Contra Costa County	10,992	15,026	\$22,875	108.1%	52.2%

Figure 11 Low- and Moderate-Income Households

Very low-income household	= less than 50% of the County median income, or \$11,438
	= 23.2% of total households in El Cerrito (2,230 households)
Low-income household	= less than 80% of the County median income, or \$18,300
	= 42.2% of total households in El Cerrito (4,057 households)

Figure 12 Five of the ten neighborhoods had median household incomes below the City median. Bay View neighborhood had 61.4% of its households in the very low- and low-income category. The Canyon Estates neighborhood had the least with 4.9% (page 89a).

Figure 13 1980 Household Income Distribution



F. Overpayment for Housing

Overpayment for housing occurs when more than 25% of total income is expended on rent or mortgage payments.

(1975 not available)
\$43,771
4.9%

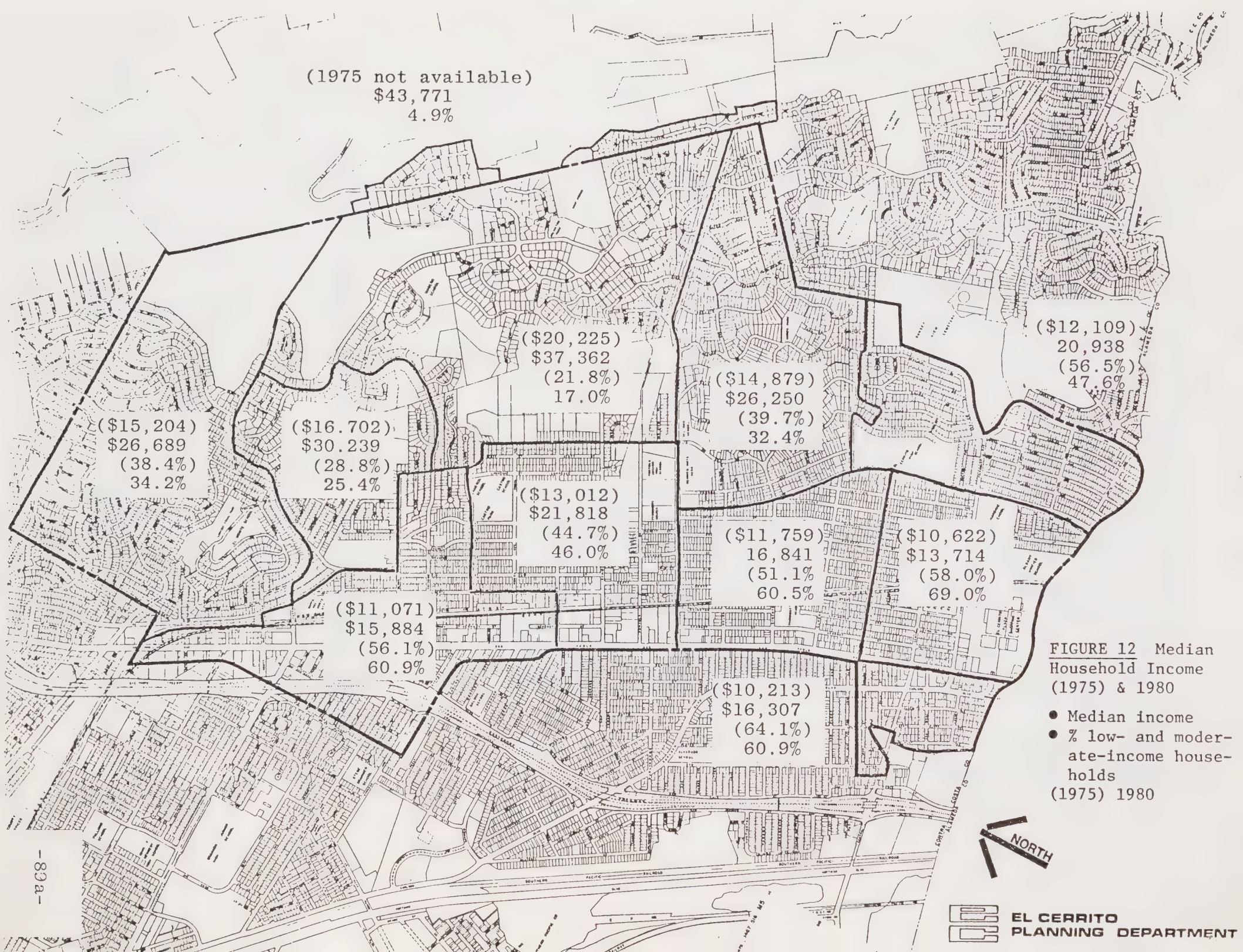


FIGURE 12 Median Household Income (1975) & 1980

- Median income
- % low- and moderate-income households (1975) 1980



Figure 14 Rent/Household Income - 1980

Rent as % of income	Income				
	\$0- 4,999	\$5,000 9,000	\$10,000- 14,999	\$15,000- 19,999	\$20,000 +
0 - 19%	-	7	97	222	852
20 - 24%	5	28	142	152	130
25*- 34%	5	130	244	141	87
35 + %	283	410	134	33	--
Not Computed	36	13	10	--	27
% of Over- payment by income category	98.3%	93.9%	61.3%	31.8%	8.1%

Figure 15 Mortgage/Household Income

Owner costs as % or income	Income				
	\$0- 4,999	\$5,000 9,000	\$10,000- 14,999	\$15,000- 19,999	\$20,000 +
0 - 19%	38	278	360	489	3,049
20 - 24%	56	49	44	71	316
24 - 34%	84	82	39	56	203
35 + %	175	95	67	103	137
Not Computed	29	-	--	--	--
% Overpayment by income category	73.4%	35.1%	20.8%	22.1%	9.2%

Figure 16 Overpayment on Housing (more than 25% of income) 1975 & 1980

	1975		1980	
	#	%	#	%
Owner occupied	1,371	21.5	1,041	16.3%
Renter	890	33.3	1,467	45.1%
Total	2,261	24.2	2,508	25.0%
	(of 9,358)		(of 9,660)	

G. Figure 17 Education of Household Heads 1980

	Did not graduate from H.S.	H.S. grad.	Some college	College grad.
El Cerrito	16%	28%	21%	35%
Contra Costa County	19%	32%	24%	25%

- H. Housing Tenure. El Cerrito residents have an exceptionally high level of housing tenure. This may be attributable to an increasingly older population and nearly complete development of the City's residential areas.

Figure 18 Median Years in Unit (1975)

	Own	Rent	Total
El Cerrito	12.0 years	2.9 years	8.8 years
Contra Costa	6.8	1.9	4.3

From 1975 to 1980, 62% of El Cerrito residents lived in the same dwelling, whereas, only 46% of the County's residents lived in the same unit.

- I. Workplaces. An extremely high percentage of the population commuted to work in 1975. Only 5.7% of household heads worked in El Cerrito. A large percentage, 27.6%, were not in the labor force, indicating a large retired population. In 1980, 31.8% of all residents were not in the labor force.

Figure 19 Distribution of Workplaces for El Cerrito Household Heads in the Labor Force - 1975 and 1980

Place of Work	1975	1980
County of Residence	32%	32%
Outside County	61%	60%
Outside State	<1%	<1%
Not Reported	7%	8%

The median commute time for El Cerrito residents is 23.4 minutes.

- J. Housing Stock. Development of new housing has decreased substantially since the 1960s as residential land availability has diminished. Only six major subdivisions have been submitted to the City since 1975:

1) Manor Circle	41 units	4) Cerrito Verdes	18 units
2) Whitecliff Homes	42 units	5) Rifle Range Road	9 units
3) El Cerrito Highlands	65 units	6) Liberty St. Condos	24 units
		(2 projects)	

Figure 20 Housing Units 1960-1975 (see Figure 21 for neighborhood distribution - page 92a).

	# of units	% change
1960	8,407	
1970	9,251	10.0%
1975	9,358	1.2%
1980*	9,856	5.3%

Figure 22 Housing Activity Since 1975

	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Single Family	22	26	66	26	26	40	23	2	25	31	63
Multiple Family	32	5	42	9	9	2	8	0	18	5	85
Total	54	31	108	35	35	42	31	2	43	36	148

K. Housing Type, Size, Ownership, and Vacancy. Over three-quarters of the dwelling units in El Cerrito are single-family dwellings.

Figure 23 Housing Type

	# 1975	# 1980	% 1975	% 1980
Single Family	7,084	7,452	75.7%	75.7%
Multiple 2-4	1,300	1,297	13.9%	13.2%
Multiple 5+	861	1,030	9.2%	10.4%
Mobile Homes	93	77	1.0%	0.8%

Figure 24 shows percentage of single family dwellings by neighborhood (page 92b).

Although a high percentage of dwelling units are single-family, household size according to the number of bedrooms is smaller than the County. Over 50% of the units are one- or two-bedroom units.

(1975 not available)
89

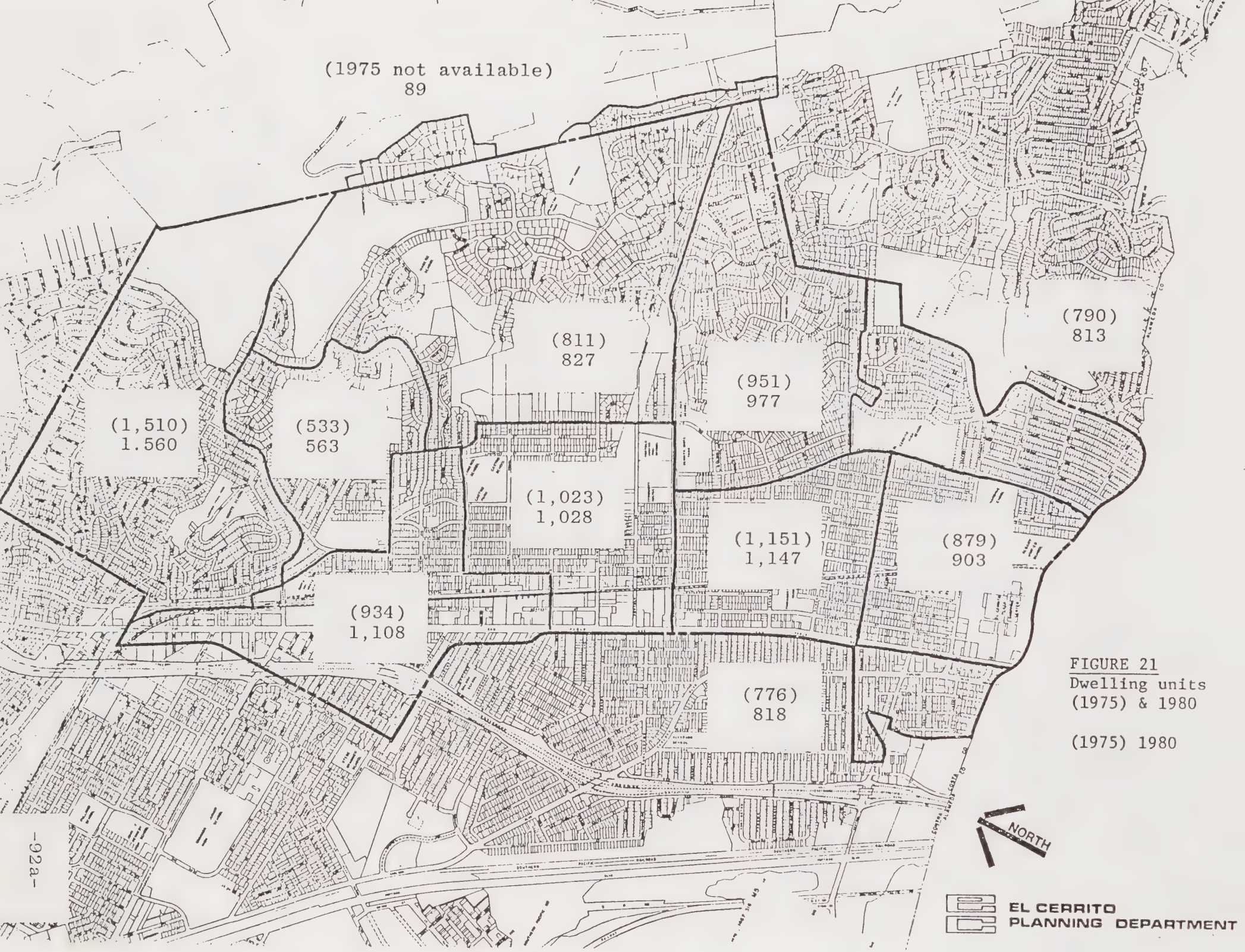


FIGURE 21
Dwelling units
(1975) & 1980

(1975) 1980

(1975 not available)
100%

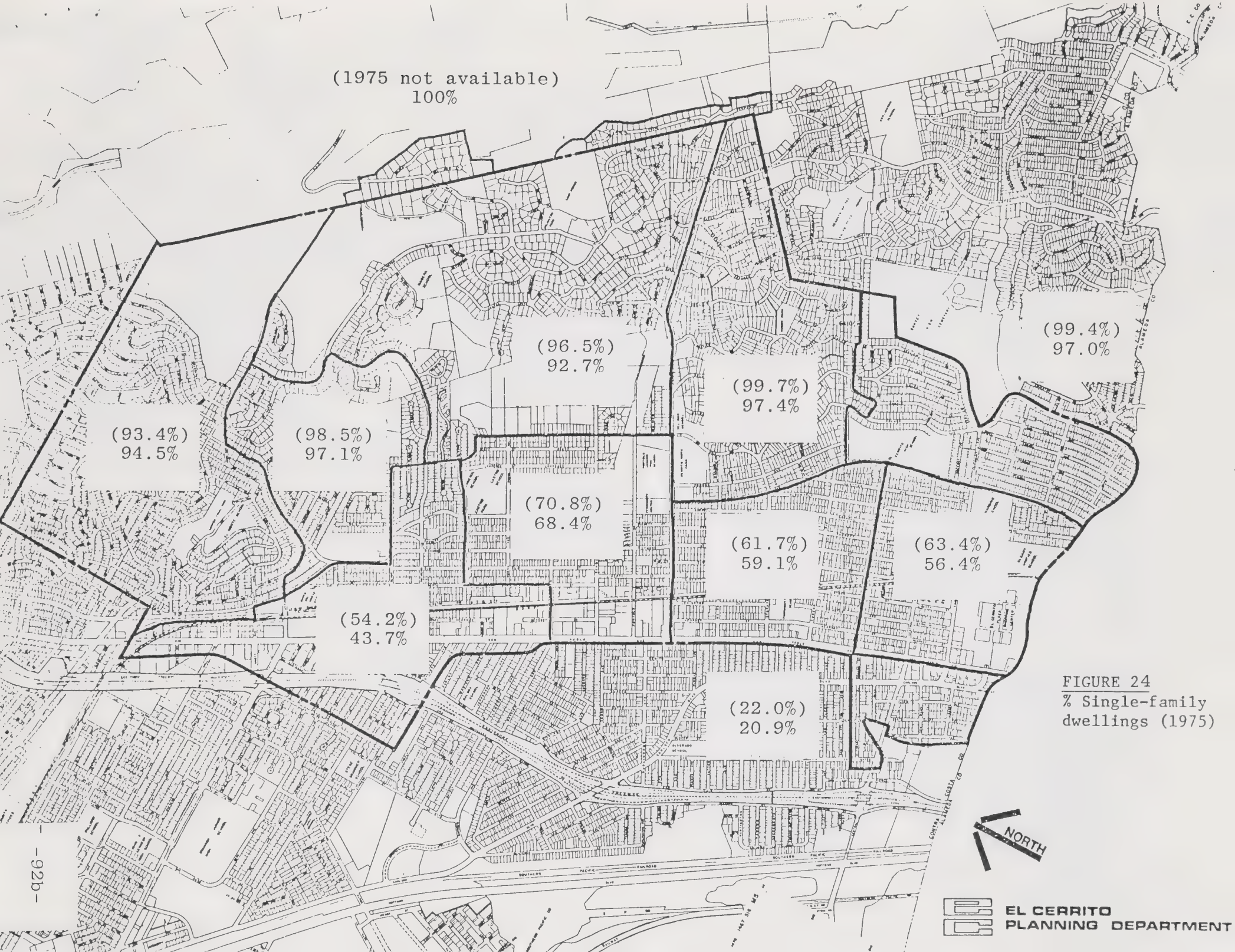


FIGURE 24
% Single-family
dwellings (1975)

(1975 not available)

86%

14%

0%

(92%)

87.0%

13.0%

.0%

(87.3%)

83.9%

13.6%

2.5%

(92.8%)

95%

5%

0%

(89.2%)

85%

14%

1%

(94.6%)

89.8%

8.9%

1.3%

(66.2%)

59.9%

38.2%

1.9%

(53.1%)

47.7%

50.6%

1.7%

(52%)

45.6%

51.8%

2.1%

(51%)

38.3%

51.1%

6.6%

(14.7%)

11.9%

86.0%

2.1%

FIGURE 27

% owner-occupied
units

(% owner occ. 1975)

% owner occ. 1980

% renter occ. 1980

% vacant units 1980



EL CERRITO
PLANNING DEPARTMENT

Figure 25 Distribution of Household Size (1975)

	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
El Cerrito 1975	0.8%	8.6%	42.4%	35.9%	9.5%	2.3%
El Cerrito 1980	1.1%	12.0%	40.0%	37.8%	7.5%	1.6%
Contra Costa County 1975	0.4%	9.9%	30.0%	40.5%	16.4%	2.8%
Contra Costa County 1980	1.4%	11.3%	29.0%	37.7%	18.0%	2.6%

Figure 26 Ownership/Rental

	1975		1980	
	#	%	#	%
Own (no mortgage)	2,545	27.2%	2,280	23.6%
Own (mortgage)	3,996	42.7%	3,540	36.6%
Rent	2,742	29.3%	3,255	33.7%
Other	65	0.7%	535	5.5%
Total	9,348		9,660	

Figure 27 Shows percentage of owner occupied units by neighborhood (page 93a).

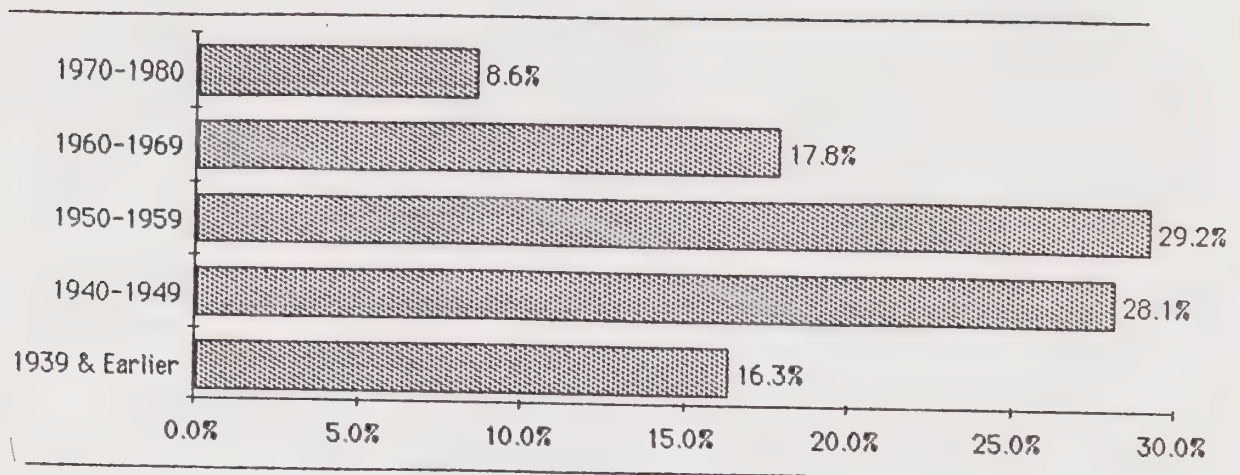
Figure 28 Vacancy

	1970	1975	1980
Single Family	0.6%	1.7%	
Multiple Family	3.9%	4.6%	
Overall Vacancy Rate	1.7%	2.4%	2.0%

Figure 29 Age of Housing (See also pg. 94).

	percentage	number
1939 & Earlier	16.3%	1607
1940-1949	28.1%	2772
1950-1959	29.2%	2874
1960-1969	17.8%	1758
1970-1980	8.6%	845
		9856

Figure 29 Age of Housing



The oldest neighborhood in El Cerrito is Havenside/Cerrito Park where the median age of homes in 1980 was 35 years. The youngest neighborhood is Canyon Estates at 14 years. See Figure 30 for a neighborhood distribution (page 94a).

- M. Housing Condition. The 1975 Census found that 1.0% of the City's housing stock was in a deteriorating or delapidated condition. The County was found to have 3% of its housing stock in a substandard condition. Figures for the 1980 census do not address substandard housing questions.

A Certificate of Occupancy Program was started in El Cerrito in 1977. The Program required housing code inspections of all rental units in the City. From 1977 to 1980, the Housing Advisor found building problems in up to 40% of the units inspected. Figure 31 shows the number of unsound units by neighborhood in 1975 (page 94b).

- N. Overcrowding. The 1980 census indicated that 2.7% (260) of El Cerrito housing units were overcrowded. Overcrowded is defined as more than 1.01 persons per room.

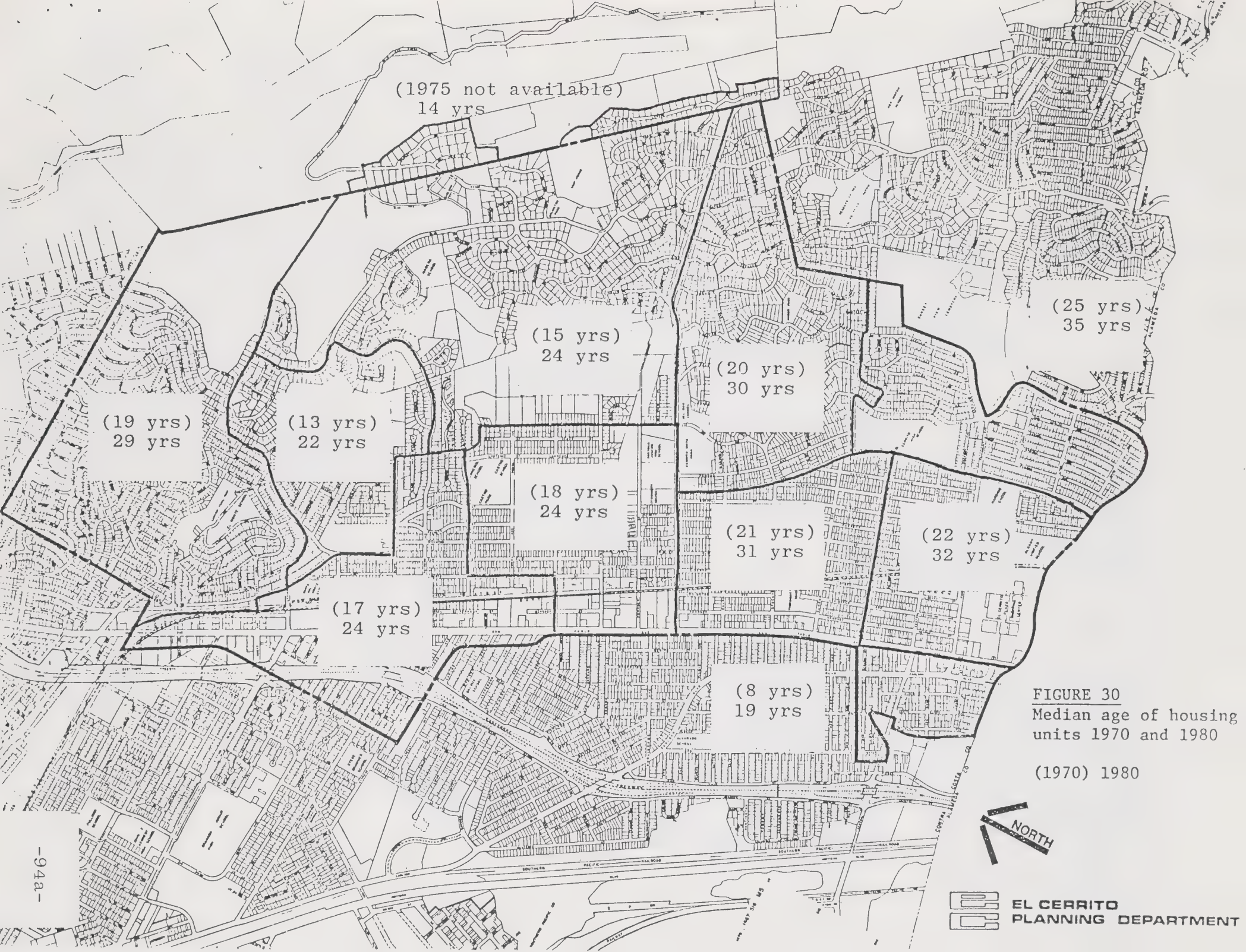
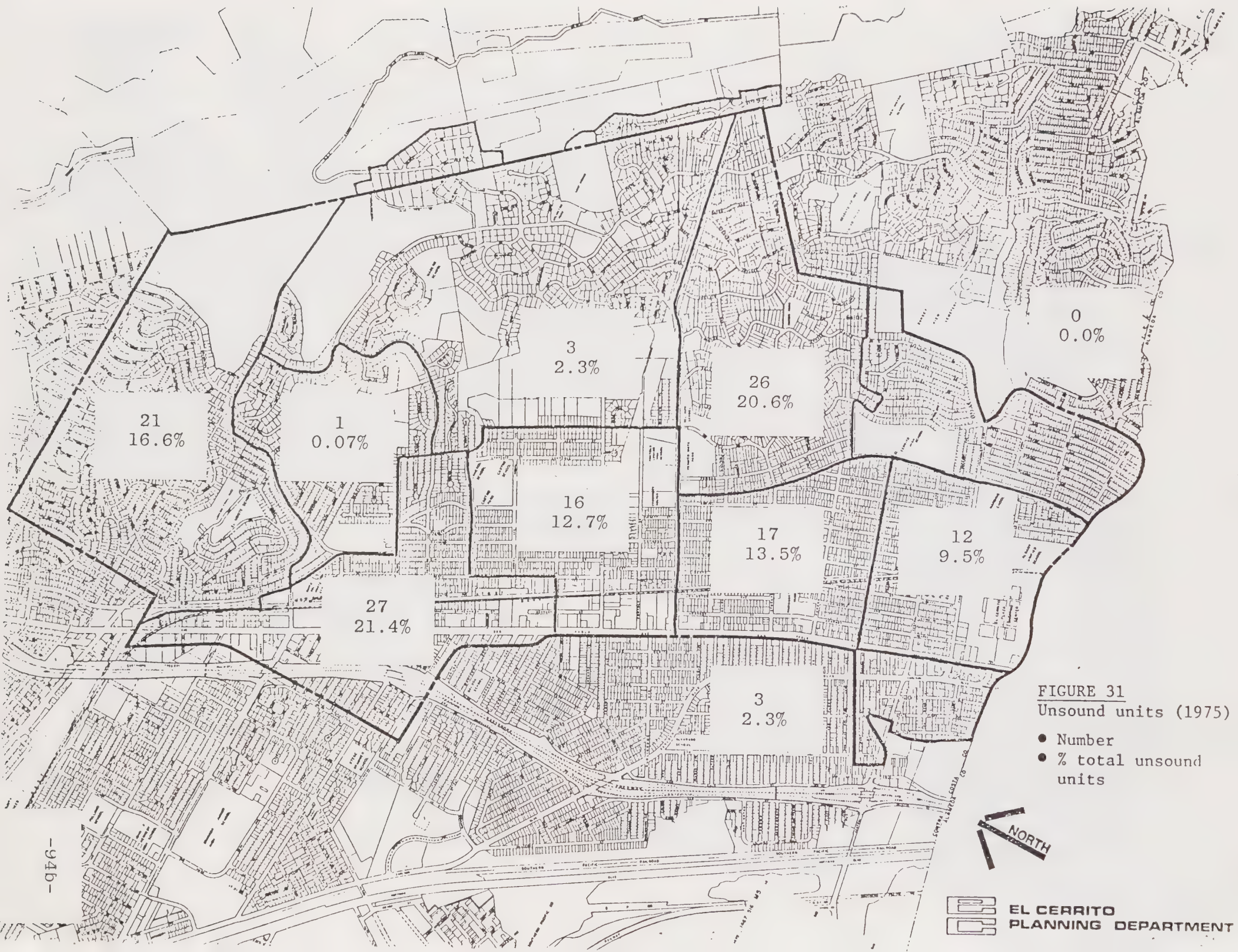


FIGURE 30
Median age of housing
units 1970 and 1980

(1970) 1980



- O. Female Head of Household. In 1970 approximately 7% of families had females as head of household. In 1980, the percentage grew to over 9%.

	1970		1980	
	#	% of Total Households	#	% of Total Households
Families with female head of household	646	7.1%	891	9.2%

P. Mobile Home Parks 1983

There are presently three mobile home parks in El Cerrito. All three are within the Redevelopment Project Area. Two are nonconforming in commercially zoned districts, and the third is located within an R-3 (high-density multifamily district).

Figure 30 Mobile Home Parks

	# of Mobile Homes	# of Residents
Audiss Trailer	26	40
Peek-a-Boo Trailer Court	43	68
TCT Mobile Home Park	31	45

Q. Handicapped Population

In 1980, the federal census showed the following work disability information:

Work Disability	
With work disability	
In labor force	387
Not in labor force	
Prevented from working	653
Not prevented	146
No work disability	14,482

The census also indicated the number of individuals with a public transit disability:

Public Transportation Disability		
<hr/>		
16-64:		
With a public trans disability		322
No public trans disability		15,346
65+:		
With a public trans disability		430
No public trans disability		3,162
<hr/>		

COMPLIANCE WITH HOUSING ELEMENT GUIDELINES

This section cross-references state housing element guidelines with applicable provisions of this Housing Element.

GuidelinesHousing Element

- | | |
|---|---|
| 1. Section 65583(a)1
<u>Housing Needs</u> | 1. Appendix: A & B
A: Housing Needs Determination
B: Balance of Housing Units to 1990 |
| 2. Section 65583(a)2
<u>Characteristics</u> | 2. Appendix I
Citywide Demography |
| 3. Section 65583(a)3
<u>Land Inventory</u> | 3. Appendix C
Residential Site Inventory |
| 4. Section 675583(a)4
<u>Governmental Constraints</u> | 4. Appendix D
Governmental Constraints to Housing |
| 5. Section 675583(a)5
<u>Nongovernmental Constraints</u> | 5. Appendix E
Nongovernmental Constraints to Housing |
| 6. Section 675583(a)6
<u>Special Needs</u> | 6. Appendix I
Citywide Demography |
| 7. Section 675583(a)7
<u>Energy Conservation</u> | 7. Appendix F
Energy Conservation |
| 8. Section 675583(b)
<u>Housing Element Goals,
Policies, Quantified
Objectives</u> | 8. Goals 1-6 |
| 9. Section 675583(c)1-5
<u>Housing Program</u> | 9. Goals 1-6
Appendix H
Housing Program |
| 10. Section 675588(a)
<u>Review</u> | 10. Appendix G
Evaluation of Housing Program |
| 11. Section 65590(b)
<u>Replacement Housing</u> | 11. Goal #2 Policy 7 A-D
Policy 8 A & B
Appendix C
Site Inventory Study |

APPENDIX K

COMMENTS RECEIVED FROM THE HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

1. January 29, 1985
2. February 27, 1987

See copies of above listed letters attached.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

921 Tenth Street
Sacramento, CA 95814
(916) 445-4775

RECEIVED

JAN 31 1985

CITY OF EL CERRITO
CITY MANAGER'S OFFICE



January 29, 1985

Mr. Ronald D. Creagh
City Manager
City of El Cerrito
10890 San Pablo Ave.
El Cerrito, CA 94530

Dear Mr Creagh:

RE: City of El Cerrito's Housing Element

Thank you for submitting El Cerrito's draft housing element received September 19, 1984, for our review. As you know we are required to review draft housing elements and report our findings to the locality (Government Code Section 65585(b)).

A telephone conversation with Paul Richardson of your staff on December 26, 1984 has facilitated our review. This letter and appendix summarize the conclusions of that conversation.

The element includes an excellent land inventory, and information on construction activity in El Cerrito for the past few years. In our opinion, however, certain revisions are necessary before the element will comply with Article 10.6 of the Government Code. The appendix to this letter outlines the specific changes which we recommend be incorporated into El Cerrito's housing element.

We hope our comments will be helpful to the City and we wish you success in the implementation of your housing program. We thank Mr. Richardson for his cooperation during our review.

Mr. Ronald D. Creagh
Page Two

We are forwarding copies of this letter to the parties listed below in response to their requests pursuant to the Public Information Act. If you have any questions regarding our comments please contact Jared Goldfine at (916) 324-6765.

Sincerely,


Ralph A. Qualls, Jr.
Chief Deputy Director

RAQ:JG:bt

Attachment

cc: Paul Richardson, Associate Planner, City of El Cerrito
Brad Inman, Bay Area Council, Inc.
Ellyn Levinson, State Department of Justice
Bob Katai, Governor's Office of Planning and Research
Tom Bannon, California Building Industry Association
Mark Goldwitz, Contra Costa County
George Chaffey, Contra Costa County Legal Services

APPENDIX K (Cont.)

El Cerrito's Draft Housing Element

The following are changes which, in our opinion, would bring El Cerrito's draft housing element into compliance with Article 10.6. Where particular program examples or data sources are listed, these are suggestions for your information only. We recognize that El Cerrito may choose other means of complying with the law.

A. Housing Needs, Land Inventory and Constraints

1. Analyze and document household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition (Section 65583(a)(2)).
 - a. In the draft, the incidence of overpayment for housing of households 50% or below the median income is analyzed. We recommend that overpayment be analyzed for all households earning 80% or below median income.
 - b. State the existing housing replacement need.
 - c. In analyzing housing rehabilitation needs we recommend that, if available, the element contain a more current data source. The Contra Costa County Planning Department may have more current information in its Community Development Block Grant (CDBG) application.
2. Analyze special housing needs for the handicapped, elderly, large families, farmworkers, families with a female head of household, and persons in need of shelter (Section 65583(a)(6)). In the draft there is no discussion of farmworkers, large families, and persons in need of shelter. The statutory requirement to address persons in need of shelter became effective September 30, 1984. The County Department of Social Services may be able to assist you in estimating the number of homeless persons in your community. Certain 1980 census data is enclosed with this letter which may assist you in identifying special needs and the incidence of overpayment.
3. Analyze the potential and actual governmental constraints upon the maintenance, improvement, or development of housing in El Cerrito including required site improvements, fees and exactions (Section 65583(a)(4)).

B. Goals, Policies, and Quantified Objectives

Provide quantified objectives for the maintenance, improvement, and development of housing (Section 65583(b)). It is not possible to determine quantified objectives for units to be constructed, rehabilitated, or conserved from the draft.

C. Programs

1. Include programs to assist in the development of adequate housing to meet the needs of low- and moderate-income households (Section 65583(c)(2)). The draft states that "state and federal" funding will be utilized to meet the program objectives. Please specify which programs will be utilized for each program description. If funding is not currently available for a cited state or federal program, and future funding is speculative or doubtful, we recommend deletion of the program.
2. Address and, where legally possible, remove governmental constraints to the maintenance, improvement and development of housing (Section 65583(c)(3)). Please describe the proposed amendments to the General Plan subdivision requirements and development incentives to which you refer as regulatory concessions. There is insufficient information to evaluate these programmatic efforts.
3. Include programs to conserve and improve the condition of the existing housing stock (Section 65583(c)(5)). Describe how the proposed condominium ordinance would work to conserve existing housing.
4. Describe how El Cerrito has made a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element (Section 65583(c)).
5. Depending on the results of the analysis mentioned in Part A-3, address and, where appropriate and legally possible, remove governmental constraints to maintenance, improvement, and development of housing (Section 65583(c)(3)).
6. Describe how the program will promote equal housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color (Section 65583(c)(5)). The draft identifies referral sources that the city will use to promote equal housing but does not identify what city agency will be responsible for disseminating such information.

D. Housing Element Update and Periodic Review

1. Section 65588(a) requires that a housing element revision reflect the results of a review based on the following criteria:

- a. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- b. The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- c. The progress of the city, county, or city and county in implementation of the housing element.

Localities have found that a summary of this review in the revised element is of great value. We urge El Cerrito to include a summary in its element.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy
Development
921 Tenth Street
Sacramento, CA 95814
(916) 323-3176

CITY OF EL CERRITO
PLANNING DEPARTMENT
FEB 27 1987



February 25, 1987

Mr. Ronald D. Creagh
City Manager
City of El Cerrito
10890 San Pablo Avenue
El Cerrito, CA 94530

Dear Mr. Creagh:

RE: Review of the City of El Cerrito's Draft Housing Element Amendment

Thank you for submitting El Cerrito's draft housing element amendment for our review. As you know, we are required to review draft housing elements and report our findings to the locality (Government Code Section 65585(b)).

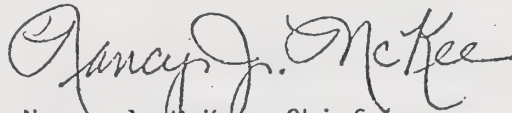
Our review has been facilitated by a December 18, 1986 phone conversation with Paul Richardson of your staff and a February 13, 1987 telephone conversation with City Planning Director DeWayne Quyer. Our initial review was provided during the December 18 conversation. Pursuant to that discussion and a request by Mr. Richardson, we delayed sending our formal comments until the City had time to resubmit a revised draft. Mr. Quyer has since informed us that the City will not be able to respond to our comments as soon as hoped. We are therefore forwarding our comments regarding the submitted draft housing element amendment.

El Cerrito's draft housing element amendment contains much useful information about the City and addresses many of the comments made by this department in its January 29, 1985 review letter.

In our opinion, however, certain revisions are needed for the element to comply with State law (Article 10.6 of the Government Code). In particular, the element should analyze the City's land use controls and site improvement requirements as potential or actual governmental constraints upon the development of housing. In addition, the program section of the element should provide clearer and more detailed program descriptions to ensure that El Cerrito can meet its objectives to assist in the development of adequate housing to meet the needs of low- and moderate-income households. The appendix to this letter outlines these and other recommended changes.

We hope that our comments are helpful to the City and we wish you success in the implementation of your housing program. We appreciate the time and effort of Mr. Richardson during our review. In accordance with requests pursuant to the Public Information Act, we are forwarding copies of this letter to the persons and organizations listed below. If you have any questions about our comments or if we could assist you in the implementation of the programs contained in the element, please contact Cathy Creswell of our staff at (916) 323-6172.

Sincerely,



Nancy J. McKee, Chief
Division of Housing Policy
Development

NJM:CC:bt

Attachment

cc: ✓ Paul Richardson, Associate Planner
DeWayne Quyer, Planning Director
Tom Cook, Bay Area Council
Association of Bay Area Governments
Mark Goldowitz, Contra Costa Legal Services Foundation
George Chaffey, Contra Costa Legal Services Foundation
Bob Cervantes, Governor's Office of Planning and Research
Tom Bannon, California Building Industry Association

APPENDIX K (Cont.)

City of El Cerrito

The following changes would, in our opinion, bring El Cerrito's draft housing element amendment into compliance with Article 10.6 of the Government Code. Following each recommended change we cite the supporting section of the Government Code. Where particular program examples or data sources are listed, these are suggestions for your information only. We recognize that El Cerrito may choose other means of complying with the law.

A. Housing Needs, Resources, and Constraints

1. Analyze the special housing needs of the handicapped, elderly, large families, farmworkers, female-headed households, and families and persons in need of emergency shelter (Section 65583(a)(6)). The element should include an estimate of the number (for large families and the homeless) and potential housing need of each special need group. To determine the number of homeless in El Cerrito the City may wish to consult local social service agencies, shelter providers, churches, or the police. The element should at a minimum include an estimate, utilizing local sources, of the number of homeless individuals and families within the City and a discussion of their unmet housing need.
2. Clarify the final new construction need to account for units added to the housing stock since 1980 and explain the income distribution of the units added (Section 65584(a)). The element provides different figures for the new construction need on pages 33, 39(a), and 90.
3. Provide an inventory of land suitable for residential development (Section 65583(a)(3)). Clarify the amount of land which will be available with appropriate zoning and development standards with public services and facilities to ensure that the City can meet its new construction need. Completion of the Chart on page 52 would assist with the development of a complete inventory.
4. Analyze the City's land use controls and site improvement requirements as potential or actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels (Section 65583(a)(4)). The element should discuss City-imposed on-site requirements including set-backs, lot coverage maximums, and off-site requirements such as street-width minimums and curbing requirements. The land use analysis should discuss the City's zoning standards including densities as well as any open space or park requirements. The City may wish to compare its requirements with those of neighboring localities to determine if they are excessive.

B. Housing Programs

1. The program section of the element outlines a set of housing policies. However, the element should provide clarification and more detailed program descriptions to ensure that El Cerrito can meet its objectives to assist in the development of adequate housing to meet the needs of low- and moderate-income households (Section 65583(c)(2)), conserve and improve the condition of the existing affordable housing stock (Section 65583(c)(4)), and promote equal housing opportunities (Section 65583(c)(5)). For example:
 - a. Describe the City's incentives program: What development requirements are relaxed? What type of density bonus program does it include?
 - b. Page 6: How will the City assist developers in the use of State and federal programs for the construction of lower cost housing?
 - c. Page 8: When does the City expect the in-lieu study to be completed?
 - d. Page 8: How will the City encourage the development of accessory living units?
 - e. Page 14: When does the City expect to seek rehabilitation financing? How often?
 - f. Page 14: The table in the back of the element gave a 1985 date for development of a housing support services program. Is this a different program than described on page 14 as an ongoing program?
 - g. Page 14: How would the City encourage a weatherization program?
 - h. Page 16: What kind of preventive and continuing maintenance program will the City promote, and how?
 - i. Page 17: How will the City encourage property owners to develop new housing on existing sites?
 - j. Page 22: How does the City promote the use of the incentives program?
 - k. Page 24: What program does the City have to promote equal housing opportunity? For example, the City could designate and publicize an agency or individual to provide information on fair housing laws and refer complaints of discrimination to appropriate enforcement agencies.
 - l. Page 29: Is the City continuing its effort to issue bonds for the below-market-rate mortgage purchase program? Have they been successful in issuing bonds in the past?
 - m. Page 29: The element mentions that the City has a redevelopment agency. If the agency participates in activities related to housing, the element could include a discussion of such activities.
3. Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage the development of various housing types for all income levels (Section 65583(c)(1)). It is not possible to determine the program actions necessary to provide adequate sites without an adequate housing site inventory (See comment A-3 above).

4. Address and, where legally possible, remove governmental constraints to the maintenance, improvement, and development of housing (Section 65583(c)(3)). The appropriateness of the City's mitigating actions cannot be determined in the absence of a full constraints discussion (See comment A-4 above).

C. Public Participation

Describe the City's effort, in developing the housing element, to achieve public participation of all economic segments of the community (Section 65583(c)). Include a description of El Cerrito's extensive efforts to encourage neighborhood and civic participation in the development of the element.



APPENDIX L

CITY OF EL CERRITO

10890 SAN PABLO AVENUE, EL CERRITO, CA 94530

COMMUNITY DEVELOPMENT DEPARTMENT

TECHNICAL
SERVICES DIVISION

BUILDING
235-4767

ENGINEERING
234-5664

HOUSING
235-4310

PLANNING
235-4310

REDEVELOPMENT
235-4310

MAINTENANCE
SERVICES DIVISION

PARKS
234-5664

STREETS &
STORM DRAINS
234-5664

October 8, 1984

Dear Concerned Citizen or Interested Party:

The City of El Cerrito has recently completed a draft Housing Element to the City's General Plan. The Housing Element is required by state law and seeks to establish long-range City policy for day-to-day decision making. Generally, the Housing Element analyzes population trends, household characteristics, income levels, and the existing housing stock, and then establishes goals, objectives, policies and programs aimed at providing various housing options to the year 1990.

The City has identified you, your agency, or organization as being potentially interested in housing and housing related concerns. Draft Housing Elements may be obtained at the El Cerrito Community Development Department for a charge of \$5. You may submit your written comments by Friday, November 2, 1984. If you have additional questions, please contact me at 235-4310.

Respectfully,

PAUL RICHARDSON
Associate Planner

gr

CONCERNED CITIZERNS AND ORGANIZATIONSCommittee on Aging

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El Cerrito, CA 94530

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(Continued next page)

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El Cerrito, CA 94530

Contra Costa County Development Assoc.
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San Ramon, CA 94583

ABAG Housing & Local Assistance Div.
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Oakland, Ca 94604

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El Cerrito, CA 94530

Donald Pryde
Pastime Hardware
10057 San Pablo Avenue
El Cerrito, CA 94530

Contra Costa Planning Dept.
Attn: Dennis Barry
P.O. Box 951
Matinez, CA 94553

Chairman of Deacons
Mira Vista United Church of Christ
7075 Cutting Blvd.
El Cerrito, CA 94530

Chairman of Deacons
El Cerrito United Methodist Church
Stockton Ave. & Everett St.
El Cerrito, CA 94530

Chairman of Deacons
Christ Lutheran Church
Ashbury Ave. & Stockton Ave.
El Cerrito, CA 94530

Chairman of Deacons
Grace Lutheran Church
15 Sante Fe Ave.
El Cerrito, CA 94530

Chairman of Deacons
Northminster Prebyterian Church
545 Ashbury Ave.
El Cerrito, CA 94503

Rev. Richard Mayer
Evangelical Free Church
7200 Schmidt Lane
El Cerrito, CA 94530

El Cerrito Senior Citizens Club
Natalie O'Reilly, President
3375 Carlson Blvd.
El Cerrito, CA 94530

Veterans of Foreign Wars - Post
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El Cerrito Chamber of Commerce
Sil Addiego, President
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